Los Rios Certificated Long-Term Temporary Employee Benefits Orientation

LOS RIOS COMMUNITY COLLEGE DISTRICT

ARC AMERICAN RIVER COLLEGE

EST. 1970 COSUMNES RIVER COLLEGE

FOLSOM LAKE COLLEGE

SACRAMENTO CITY COLLEGE EST. 1916

Welcome to Los Rios!

At Los Rios, we truly appreciate the contributions our employees make to cultivate a community of learning and success.

That's why we strive to provide a comprehensive, competitive benefits package that offers you and your family flexibility and security each year.

This presentation will walk you through the benefits available to you and provide directions on how to enroll in coverage.

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***Click on a section title or bullet point to quickly navigate to that page*

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Terms to Know

- **Premium:** The amount of money that's paid for your health insurance every month. Los Rios pays a portion of this amount and you pay the rest.
- **Deductible:** The amount of money you need to pay out-of-pocket before your insurance begins contributing money to your health care costs.
- **Network:** A group of doctors, hospitals, labs and other providers that your health insurance contracts with so you can make visits at a pre-negotiated (and often discounted) rate.
- **Copay:** A predetermined dollar amount you pay for visits to the doctor, precriptions and other health care (as specified by your plan).
- **Coinsurance:** The percentage you pay for the cost of covered health care services after you've met your deductible. For example, if the coinsurance under your plan is 10%, you would pay 10% of the cost of the service and your insurance would pay the remaining 90%.
- **Out-of-Pocket Maximum:** The cap on your out-of-pocket costs for the plan year. Once you've reached this amount, your plan will cover 100% of your qualified medical expenses for the plan year.

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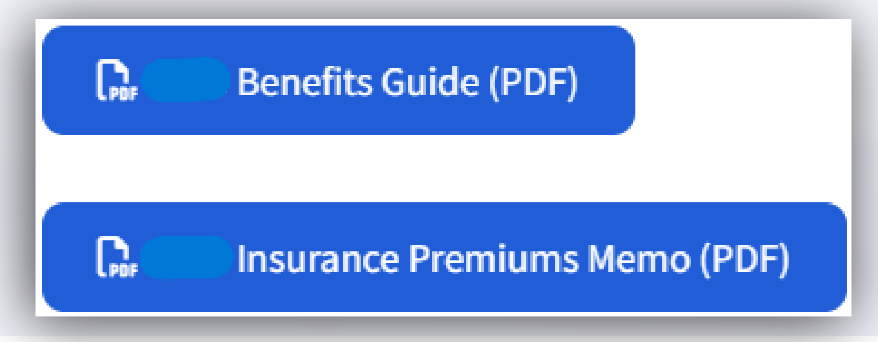
Employee Benefits Online

To learn more about the benefits offered to Los Rios employees, please visit the Benefits website at https://employees.losrios.edu/benefits

As an employee of the District, you are required to either enroll or waive medical and dental coverage. This is all done through the Benefits Supersite. All other benefits are available only upon enrollment, unless it is District paid and an automatic benefit.

Once you navigate to our Benefits website, select your employee group to learn more about the benefits available to you.

At the top of each page, you will find the Employee Benefits Guide. This guide is published for each fiscal/benefit year includes detailed information on all benefits available to our employees and their eligible dependents.



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Benefits Counseling

The District offers 30-minute virtual appointments with a Synergy Benefits Counselor who can help guide you through your new-hire enrollment and answer questions related to the differences in health plans.

To make an appointment with a Synergy Benefits Counselor, please visit https://synenrollment.com/LosRiosnewhire

To prepare for your appointment, please be sure you have your beneficiary and dependent information ready including names, dates of birth, and social security numbers. You are welcome to bring your spouse to your appointment as well.

SYNERGY ENROLLMENT & BENEFITS

Benefits Help Desk

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Staffed by caring professionals who know your insurance plans, the Benefits Help Desk is designed to be your personal benefits answer and support service for a wide range of insurance-related questions or issues throughout the year.

This service is free and completely confidential!

For general inquiries regarding ID cards, enrollment eligibility and provider network information, you will receive a prompt response.

For more complex benefits issues involving claims, the Benefits Help Desk will contact the insurance carrier on your behalf and require that you complete a HIPAA authorization form. Then, the Benefits Help Desk will work with you directly until the issue is resolved.

Contact the Benefits Help Desk

Phone: (877) 373-6535
From 5am - 5pm (PST)
Monday - Friday

Email: epichelpdesk@epicbrokers.com

***Spouses and family members are invited to use the Benefits Help Desk as well.*

Eligibility

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As an employee with an assignment of 0.50 FTE or greater, you and your dependents are eligible for benefits.
If you are a part-time employee, the District contribution for your medical benefits will be prorated based on your percentage to full-time.

Eligible dependents include your:

- Spouse or domestic partner
- Unmarried children to age 25 for dental insurance, regardless of student status
- Children to age 26, regardless of marital or student status for all other plans
- Unmarried children of any age if they are incapable of self-support due to mental or physical disability

You are required to provide proof of dependent eligibility at the time of enrollment such as a Marriage Certificate/Domestic Partnership Decree and a Birth/Adoption Certificate. If your dependent becomes ineligible for coverage, then you must contact the Employee Benefits Department within 31 days.

Due to Federal and State tax regulations, benefits provided to Domestic Partners are generally taxable and therefore deducted from your pay on an after-tax basis. Additionally, any premium contributions made by Los Rios on behalf of your domestic partner are generally considered taxable income to you. Please reference Domestic Partner Policies and Procedures for more information.

Premium Deductions

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Benefits premiums are paid through payroll deductions. Monthly premiums are paid a month in advance. For example, May payroll deductions pay for June coverage.

Nine and ten-month employees do not have deductions taken during the summer months. Because of this the annual amount is divided over ten months instead of twelve, this is referred to as the 10thly amount versus the monthly amount.

Because premiums are paid in advance, your first pay warrant with deductions could be duplicate or even triplicate depending on your hire date, when you enroll and when payroll closes for the month.

For example: If your hire date is April 30th and you do not enroll in coverage until May 29th, then you would have missed the April and May payroll dates and therefore your June pay would have triplicate deductions for May, June and July coverage.

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As a New Hire

Each new employee has 31 calendar days from their date of hire to enroll in benefits.

If you do not enroll within the 31-day window, you will not be able to enroll in benefits until the following open enrollment period.*

The effective date of benefits is the 1st of the following month after the date of hire. For example, if your hire date is May 5th, then your benefits will become effective on June 1st.

The exception to this is if your hire date falls on the 1st business day of the month. Then, your benefits will be effective retroactive to the 1st of the current month.

For example, if your hire date is July 1st, then your benefits will be effective as of July 1st.

*****This is an IRS regulation; exceptions cannot be made for missed deadlines.***

During Open Enrollment

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Each year during open enrollment, held in the fall, you can enroll in or make changes to your benefits effective January 1st to December 31st.

It is recommended that you visit the benefits site and review and update your information even if you are not making any changes to your current elections. Doing so allows you to review and/or update the following:

- Monthly costs for coverages for the upcoming plan year
- Dependent details such as date of birth and social security numbers
- Beneficiary details for Life Insurance

If you are satisfied with your elections and do not wish to make any changes you do not need to take any action during open enrollment.

However, please note that premium amounts are negotiated annually and are subject to change. If you do not make changes during open enrollment, your benefits will simply roll over to the new plan year and the new premium amounts will be reflected on the first paycheck of the calendar year.

****Voluntary coverages such as Flexible Spending Account do NOT roll over automatically and MUST be elected each year during open enrollment.*

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Qualifying Life Event

Your benefits elections will remain in effect throughout the plan year unless you experience a change in status that affects eligibility for benefits or another qualified status change event (in accordance with Internal Revenue Code rules.)

If you do not make changes during the open enrollment period, your next opportunity to do so would be during next year's open enrollment unless you experience a Qualifying Life Event.

Examples of qualified life events include (but are not limited to) a change in the following:

- **Marital Status:** including marriage, death of a spouse, divorce, annulment or legal separation
- **Domestic Partnership Status:** including establishment or termination of the partnership
- **Number of Your Eligible Children:** including by birth, adoption, placement for adoption, or death
- **Change in Eligibility Status:** including aging out of coverage or a change of address

******You must log into the benefits supersite and complete the applicable enrollment changes and provide the required documentation within 31 days of the event***

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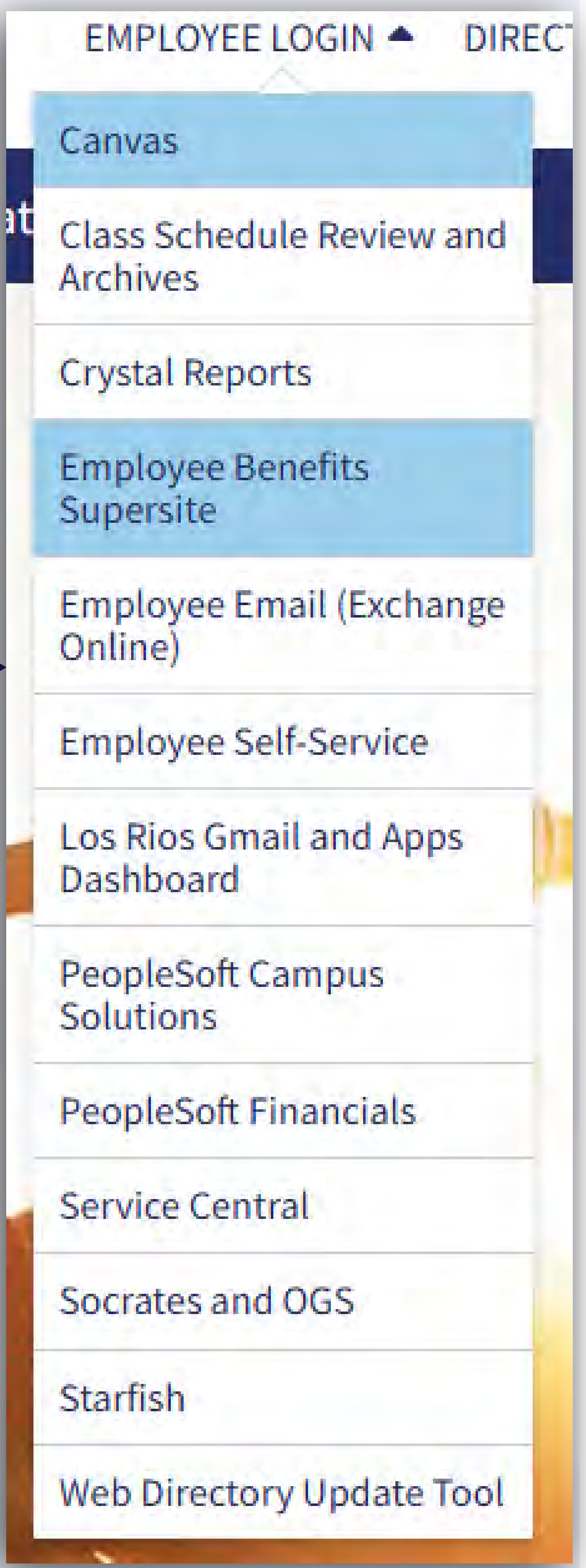
Benefits Supersite

Regular employees with a permanent assignment of 0.5 FTE or greater can now manage their benefits 100% online!

Visit www.mybenesite.com/losrios for direct access OR you can access the Benefits Supersite through the Employee Login drop-down menu. Once there, you can view the following:

- Step-by-step enrollment guidance
- Cost per paycheck displayed for each elected benefit
- Add and manage covered dependents
- Update beneficiaries
- Review and submit final benefit elections
- Benefit summaries and proof of insurance for you and your dependents
- Insurance carrier information
- Member service information
- Provider search directories
- Forms and plan documents



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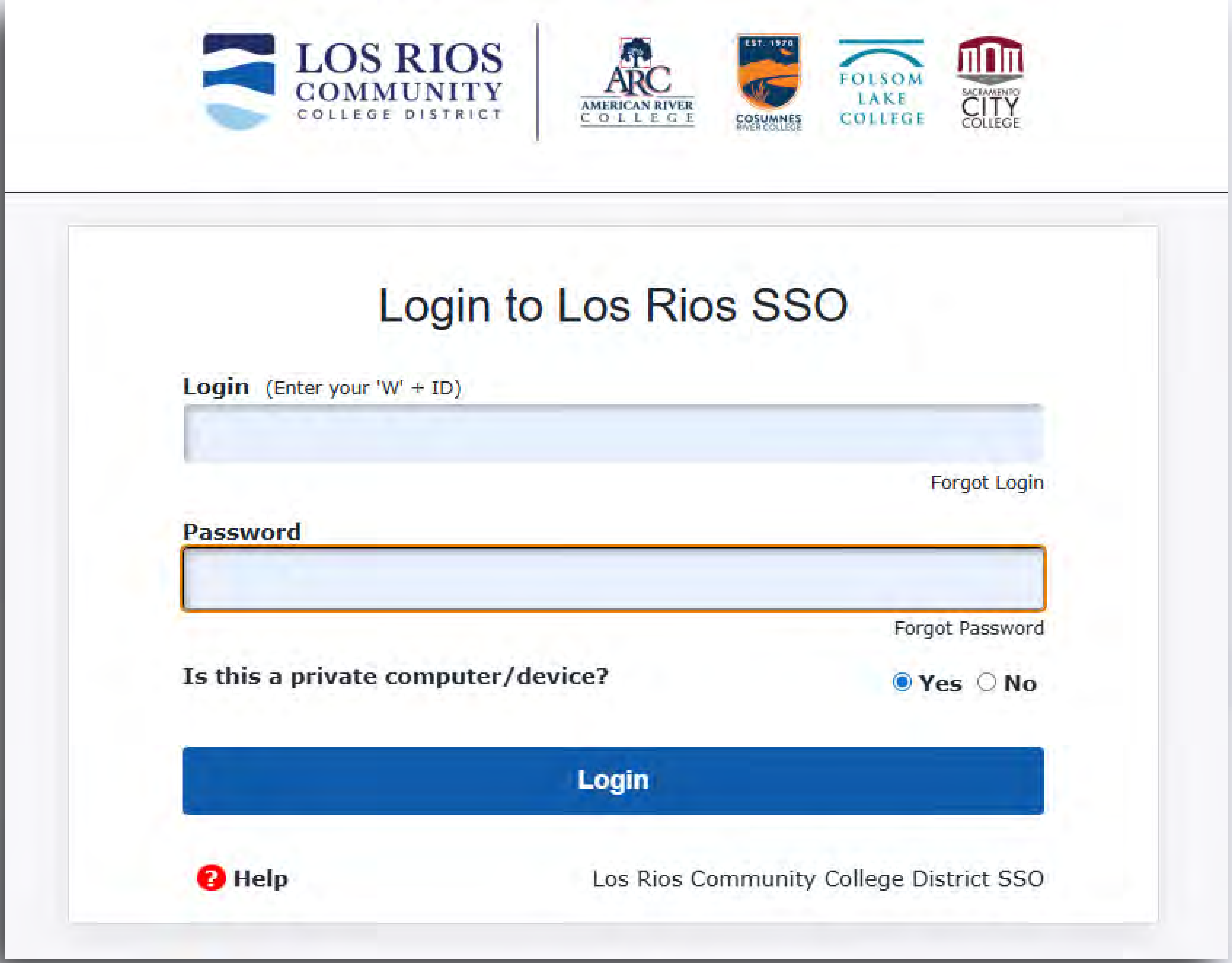
Logging In

The Supersite uses a single sign on, so you will need your LRCCD employee ID (W number) and your password.



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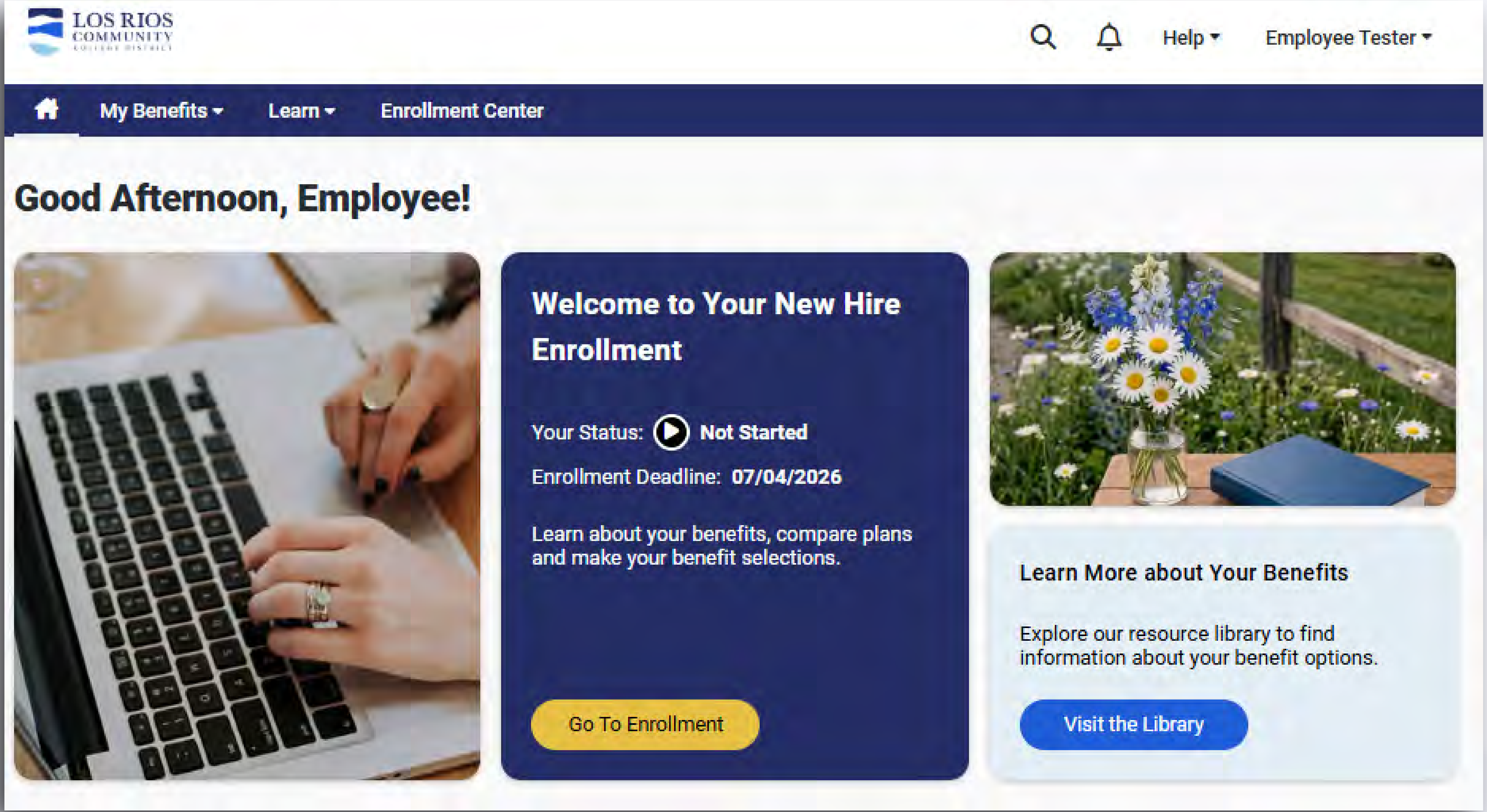
Employee Dashboard

Once logged in, you can click on 'My Benefits' to navigate to your Benefits Summary or click on **'Enrollment Center'** to start an enrollment.



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Benefits Homepage

On the Benefits Homepage you can find Common Action tiles which will take you directly to the information listed on the tile. You can also find links to other helpful resources and information from our Benefits Providers.

Common Actions

- My Profile & Beneficiaries
- Communication Preferences
- Life Events (Birth, Marriage, etc.)
- Update HSA Contribution
- Get Help

Your Benefit Providers

Visit Site	Visit Site	Visit Site	Visit Site	Visit Site
Visit Site	Visit Site	Visit Site (code 18542los)	Visit Site	Visit Site

Other Resources

Benefits Help Desk

Benefits Support

Staffed by caring professionals who know your insurance plans, the Benefits Help Desk is designed to be your personal benefits answer and support service for a wide range of insurance-related questions or issues throughout the year.

Spouses and family members are invited to use the Benefits Help Desk as well.

Contact Information

- Phone: 877-373-6535
- Email: epichelpdesk@epicbrokers.com

Representatives are available from 5am - 5pm PST.

Benefits Help Desk Flyer

Employee Assistance

(EAP) Provided by SupportLinc

- **In-the-moment support:** Connect with a licensed clinician
- **Short-term counseling:** Up to five counseling sessions (in person or virtual) per person, per issue, per year
- **Financial and legal support:** Consult with a financial counselor or a local attorney
- **Referrals:** Assistance with child and elder care, home repair, housing needs, education, pet care, and more
- **Easy access:** Available anytime through the mobile app or web
- **Textcoach and Animo:** Personalized text-based coaching and self-guided digital resources

Access the Program - Use group code: **los rios**

EAP SupportLinc

Additional Employee Benefits

Pet Insurance

You have the option to enroll in pet insurance through MetLife. Click the link to get a quote and learn more.
See More: *MetLife Pet Insurance Link*

Caregiver Resources

The AGIS Network offers expert guidance and tools to help you manage caregiving needs for children, elders, or loved ones
(Link Below) // Group# **145431**

Save with BenefitHub

Enjoy employee discounts on travel, dining, shopping, family care, car rentals, and more through BenefitHub's online marketplace.
(Link Below) // Use access code **7L98M6** or download the mobile app.

Caregiver Resources

Benefits Hub

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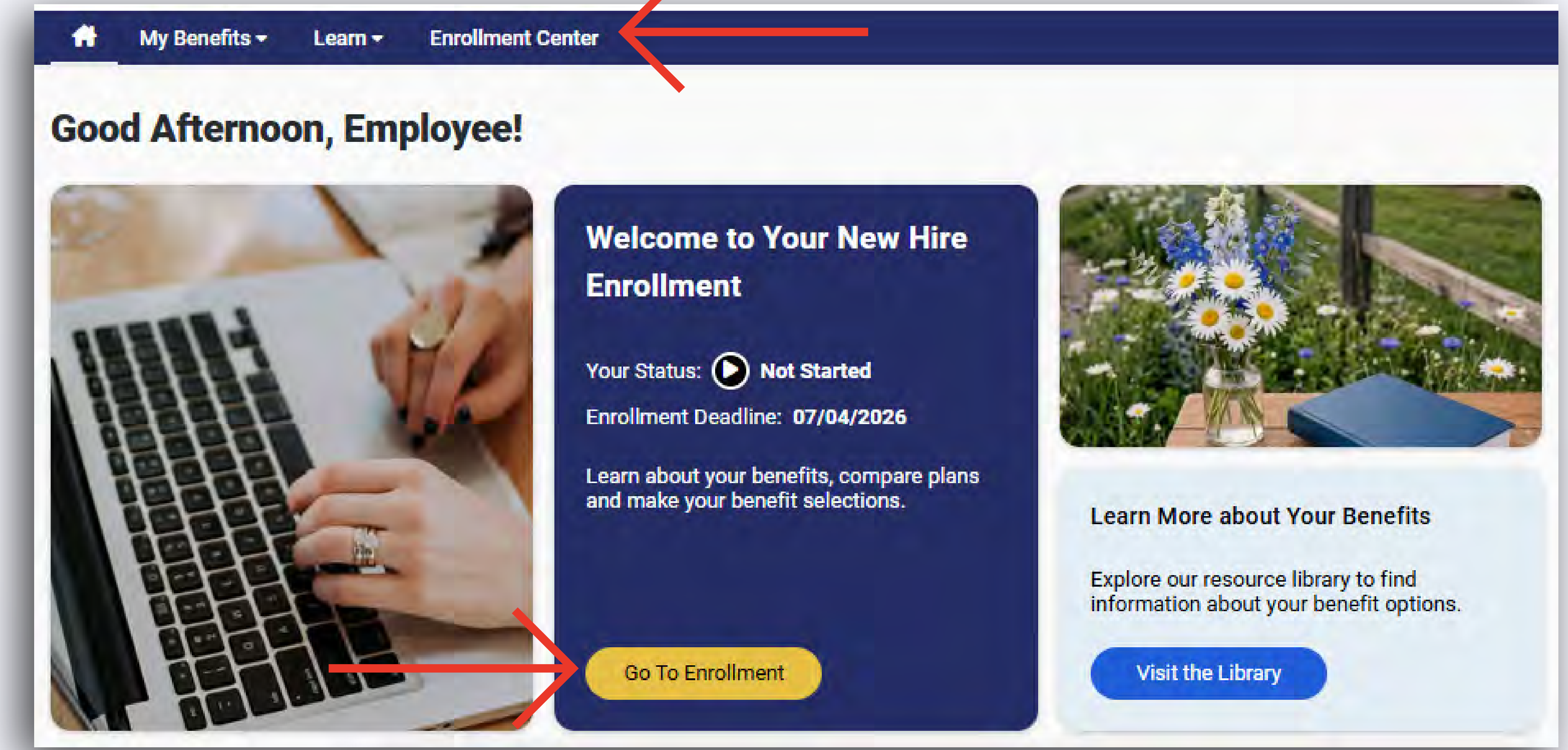
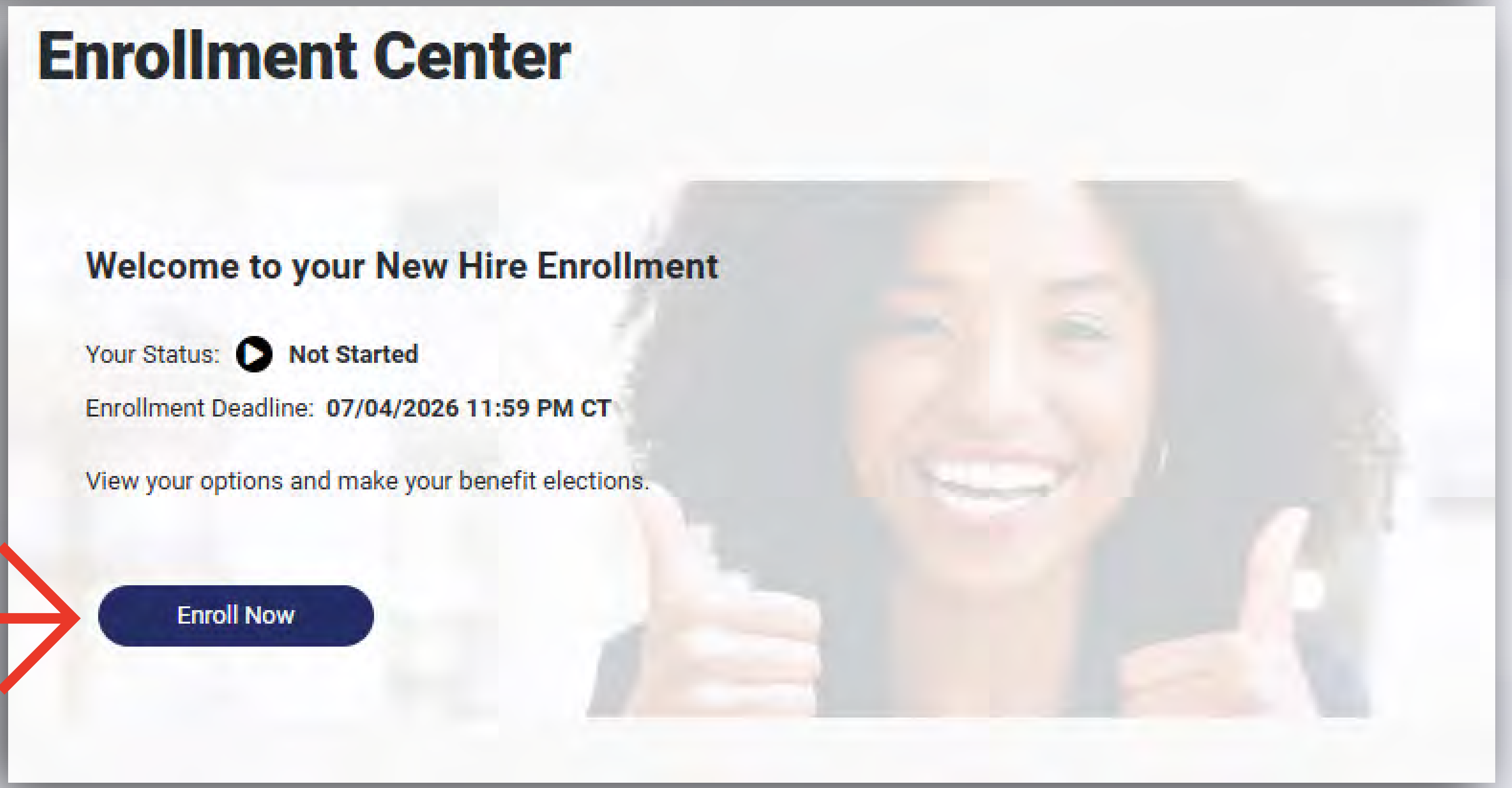
Enrolling in Benefits

To start an enrollment, click on the yellow button on the Enrollment tile, or click the tab for **'Enrollment Center'**. Once in the Enrollment Center, click **'Enroll Now'**.



***Once you start an enrollment, you must complete the entire enrollment in one sitting. If you close your browser or lose your internet connection, your changes will not be saved.*



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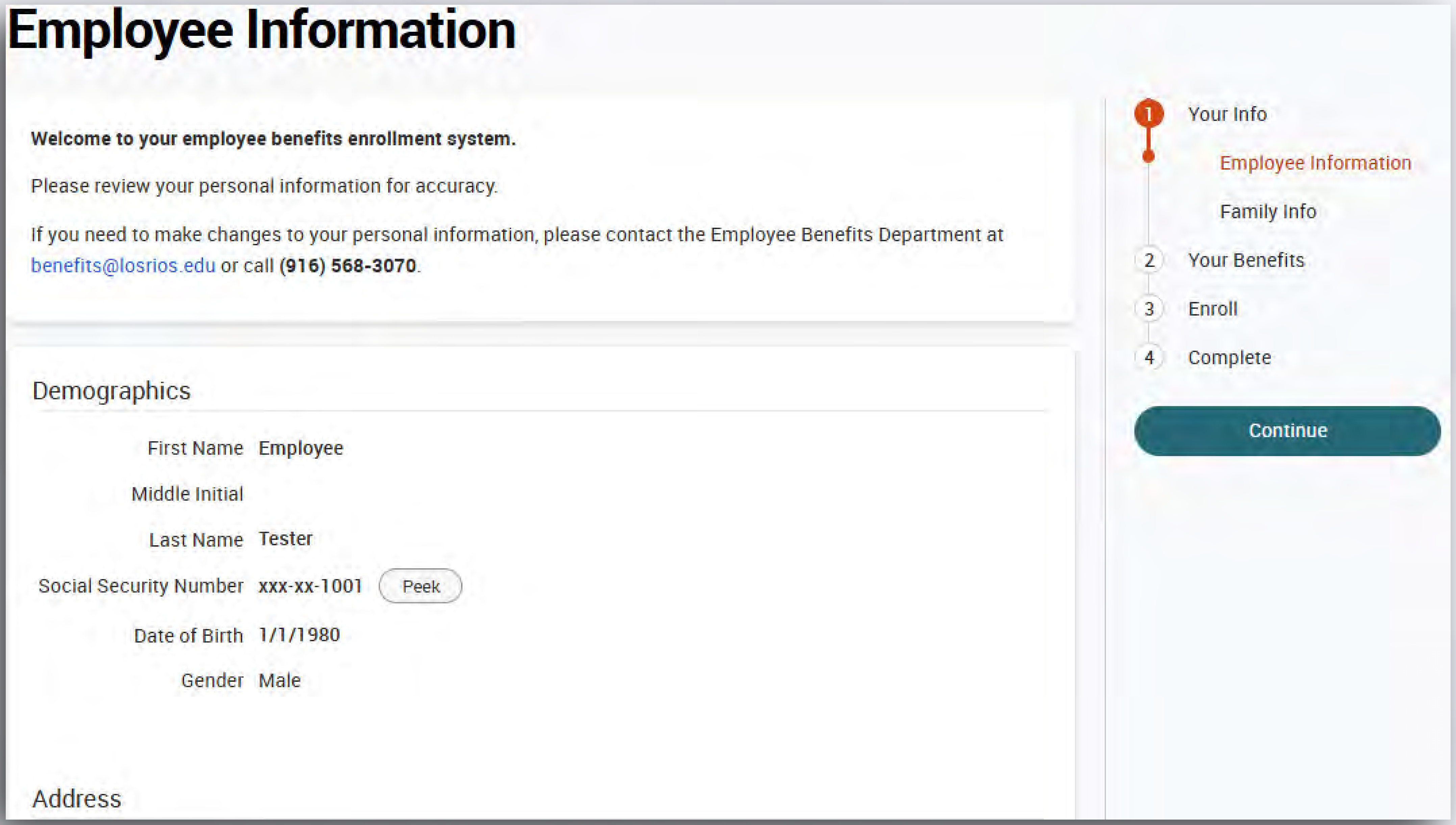
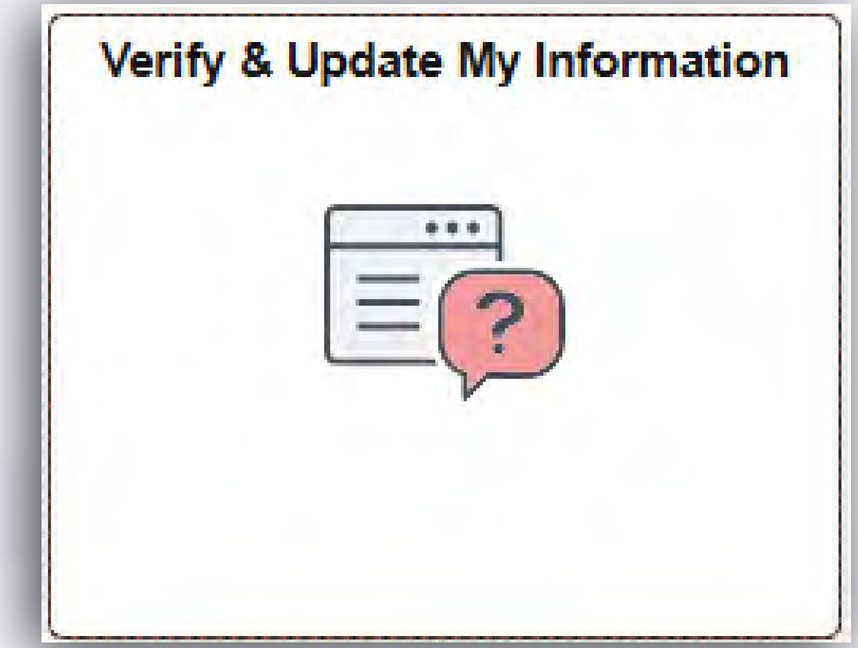
Employee Information

Please review your personal information as this is what is on file with the District. You can edit your phone number and email address, but all other changes need to go through the Employee Self Service (ESS) at: ps.losrios.edu/psc/ess under "Verify & Update My Information". Or by using the p-113c form.





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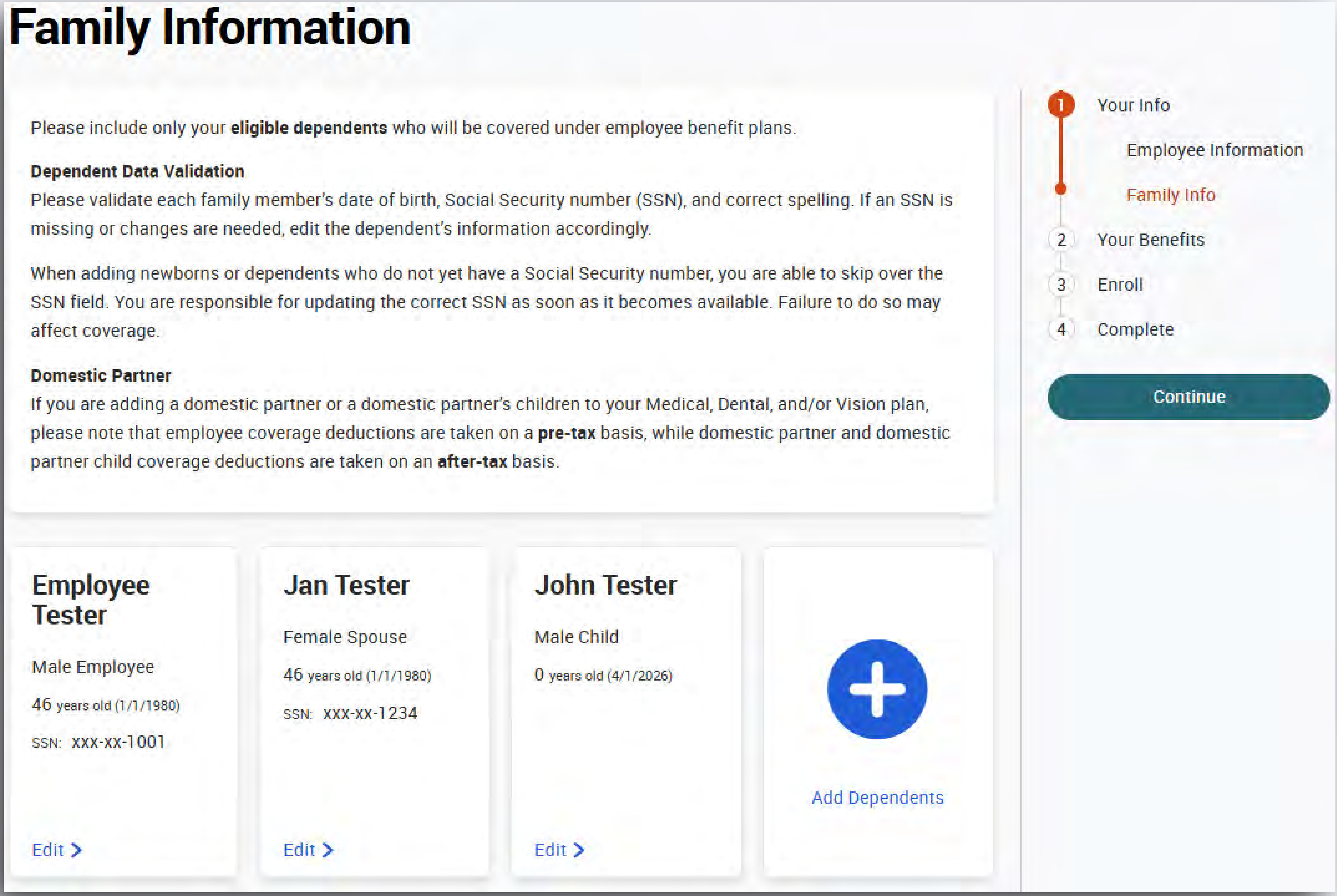
Adding Eligible Dependents

Eligible Dependents include your:

- Spouse or Domestic Partner
- Unmarried children under the age of 25 for dental insurance, regardless of student status
- Children under the age of 26, regardless of marital or student status for all other plans
- Unmarried children of any age if they are incapable of self-support due to mental or physical disability



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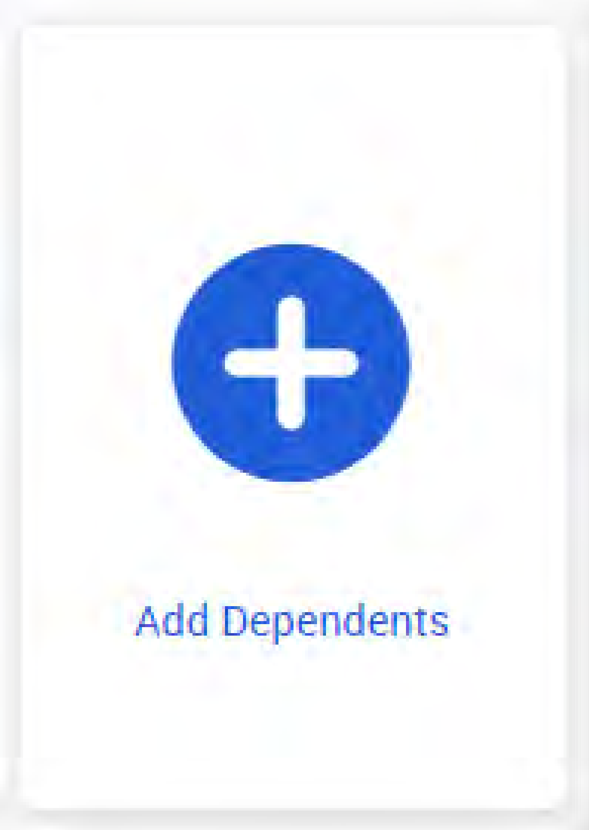
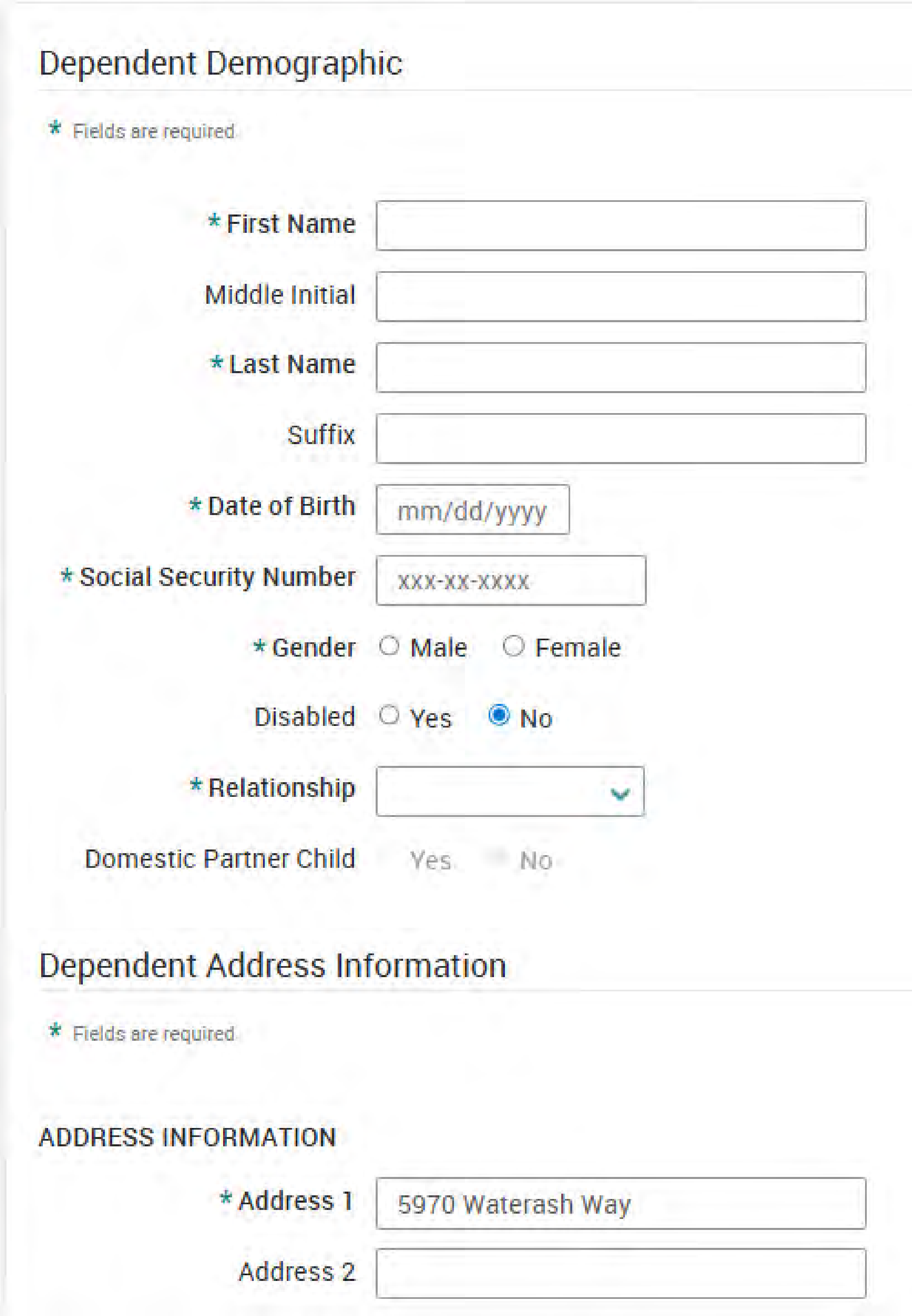
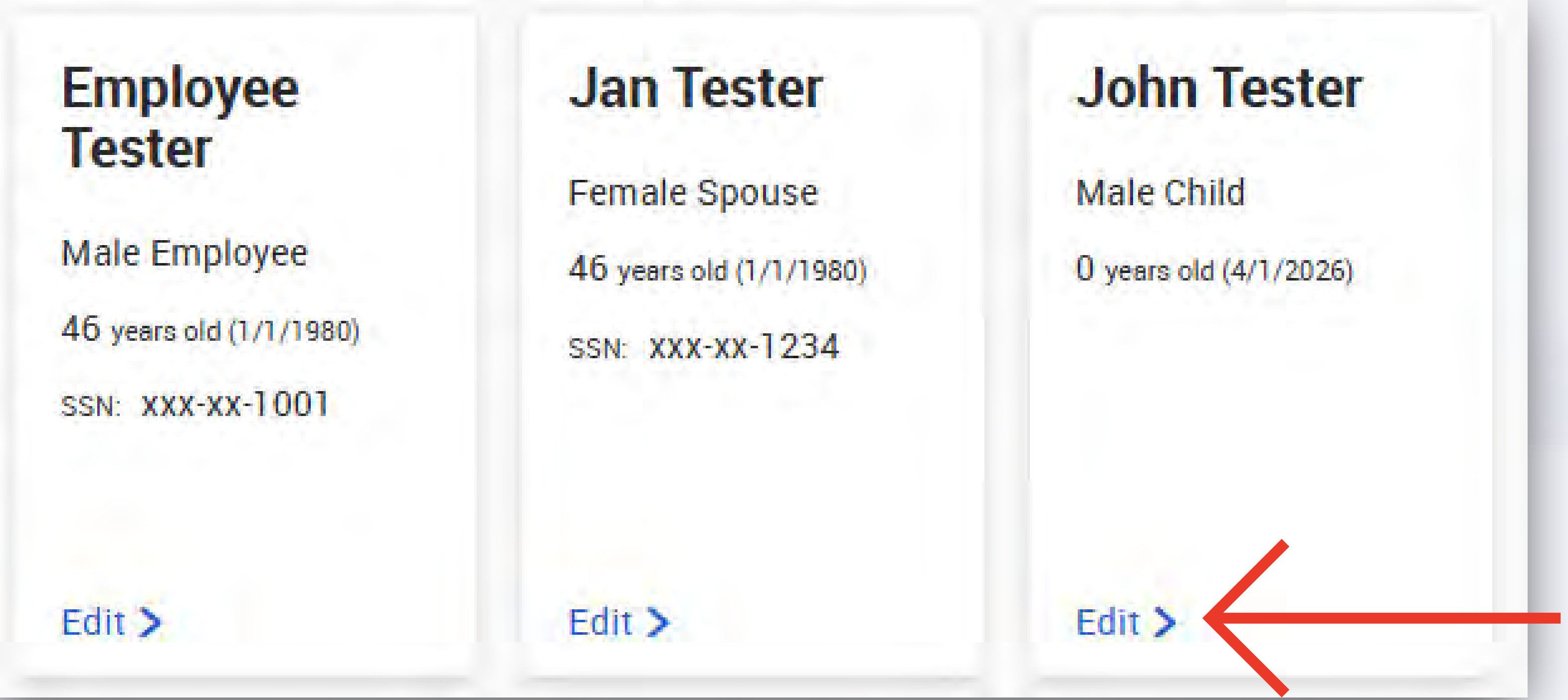
Adding Eligible Dependents

To add a Dependent, click on **'Add Dependents'** then complete the required information under **'Dependent Demographic'**







Be sure to check each dependent's date of birth, Social Security Number (SSN) and correct spelling.

To make edits to an existing dependent, click 'Edit'

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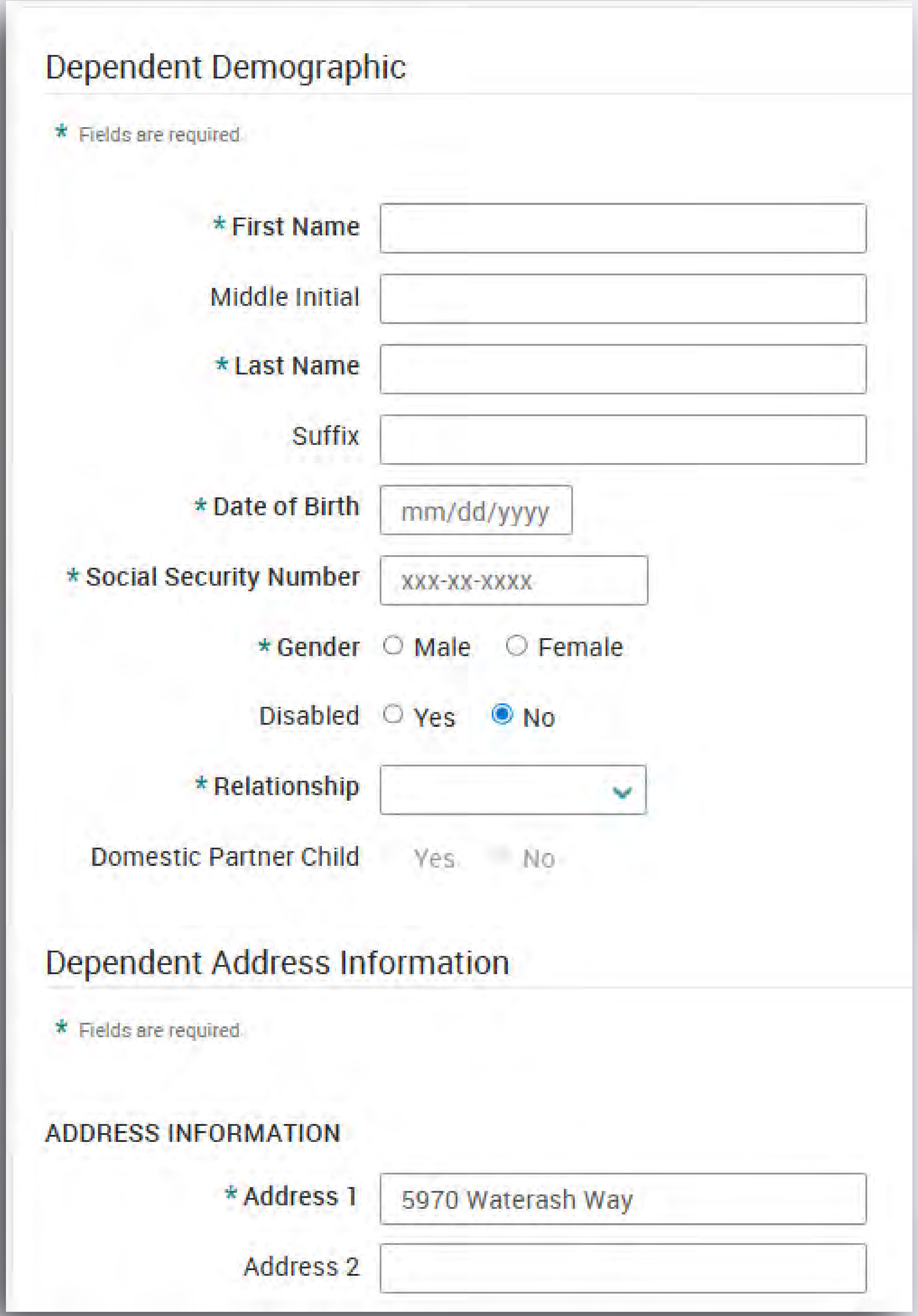
Adding a Spouse

When adding dependents, all fields with a blue asterisk (*) must be completed, including their Date of Birth and Social Security Number (SSN). Failure to enter all information will affect coverage and eligibility.

You must indicate the relationship, whether the dependent is a Spouse or a Domestic Partner.

*Please note that if adding a Domestic Partner, it is important to understand that your coverage will be deducted as ***pre-tax*** and your Domestic Partner's is deducted as ***after-tax.***

***Please see [Domestic Partner Policies and Procedures](#) for more information.*



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Adding a Child

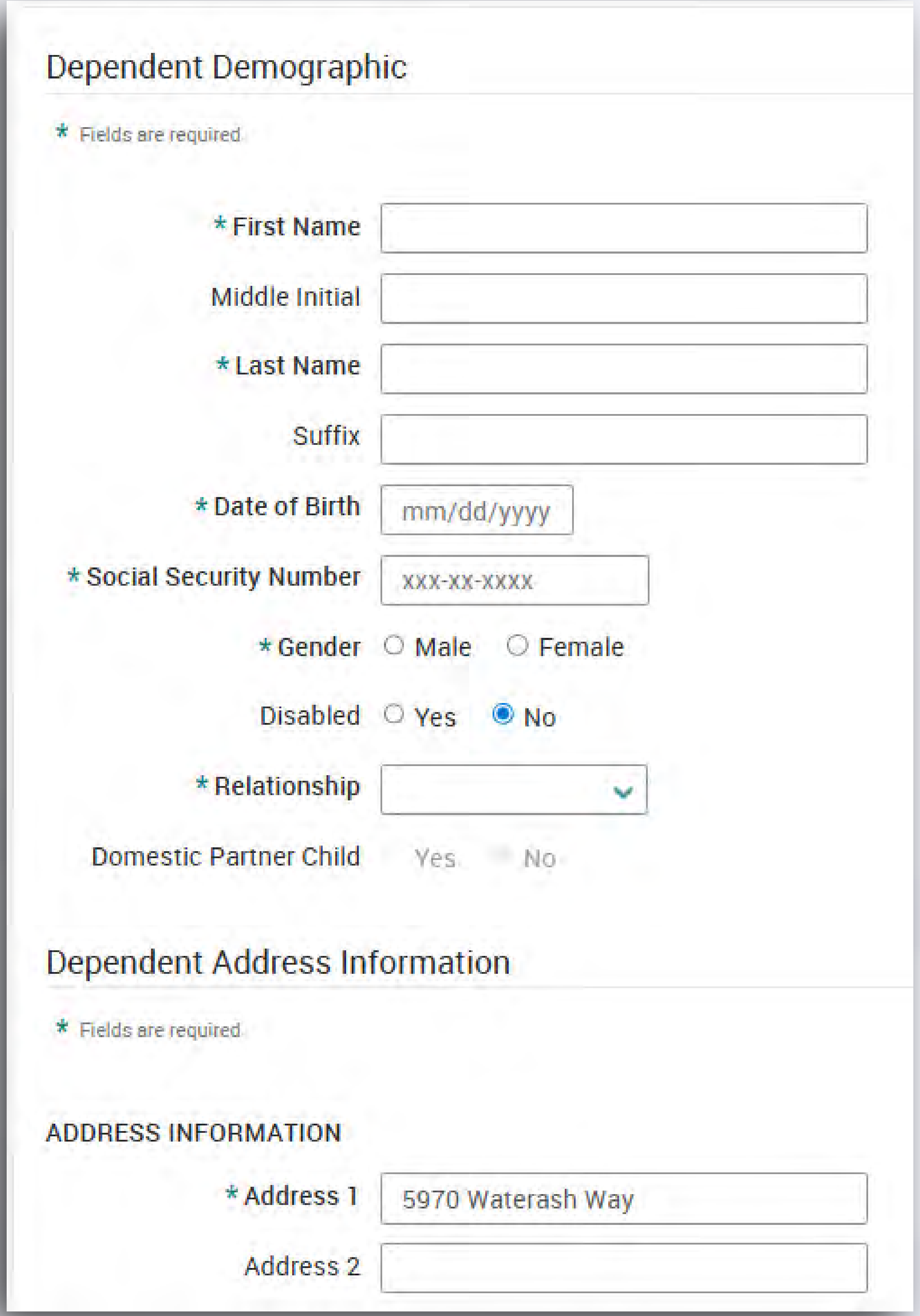
When adding dependents, all fields with a blue asterisk (*) must be completed. Failure to enter all information will affect coverage and eligibility.

You must indicate the relationship, whether it is your child or the child of a Domestic Partner.

You will also need to indicate the Type of Dependent:
- Dependent Child
- Dependent Grandchild**
- Disabled Dependent

When adding newborns or dependents who do not have a Social Security Number (SSN) yet, please enter 000-00-0000 to save them and move onto the next step.

***Please note that you are responsible for updating the correct SSN as soon as it is available. Failure to do so may affect coverage.**



***Only Kaiser offers coverage for grandchildren as long as the parent of the child is also eligible and covered as your dependent as well.*

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Dependent Documentation

When enrolling dependents in coverage, you must provide the required documentation. Documentation is required at the time of enrollment and without it we are not able to approve coverage for your dependents.

If documentation is not provided within 31 days of your enrollment, your dependents will not be added to your coverage and your next opportunity to enroll would be during the following year's open enrollment period.

Documentation can be emailed directly to the Employee Benefits Department at benefits@losrios.edu or uploaded directly in Bswift. Please see the following slides for directions on uploading documents.

Confirmation of Dependent Information

I solemnly affirm that my covered dependents meet the definition of eligibility. I understand that my employer may request documentation and verification of this information at any time. If any dependent information changes in the future, I agree to notify my employer within **31 days** of the change.

☑ I agree

***Examples of acceptable eligibility documents include:*

- *Marriage Certificate*
- *Domestic Partnership Decree*
- *Birth Certificate (if new born, a document from the hospital confirming the birth will suffice)*
- *Adoption Certificate*

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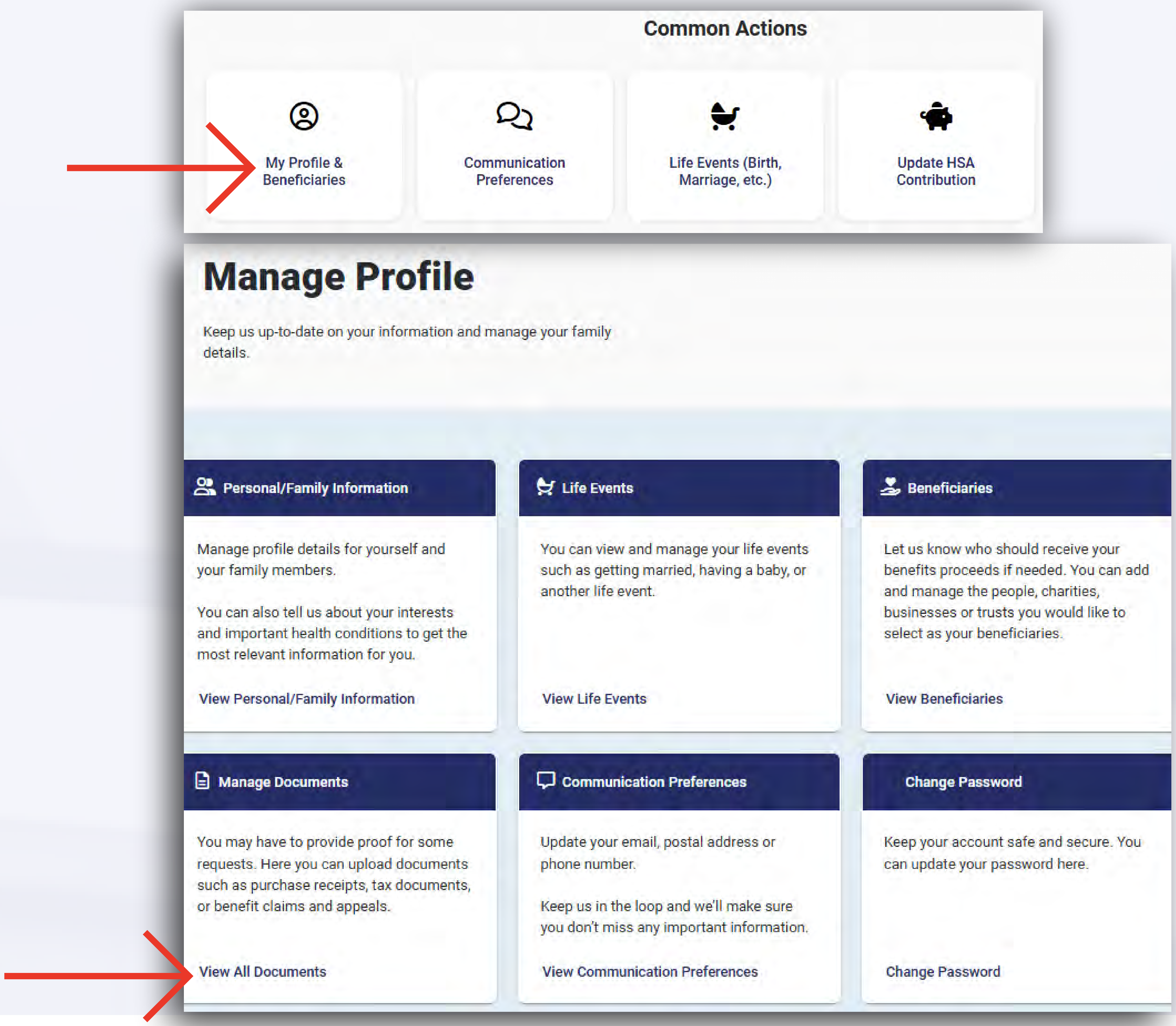
Uploading Dependent Documents

From your Benefits Homepage, click on the **'My Profile and Beneficiaries'** tile

Next, click on '**View All Documents'** on the **'Manage Documents'** tile



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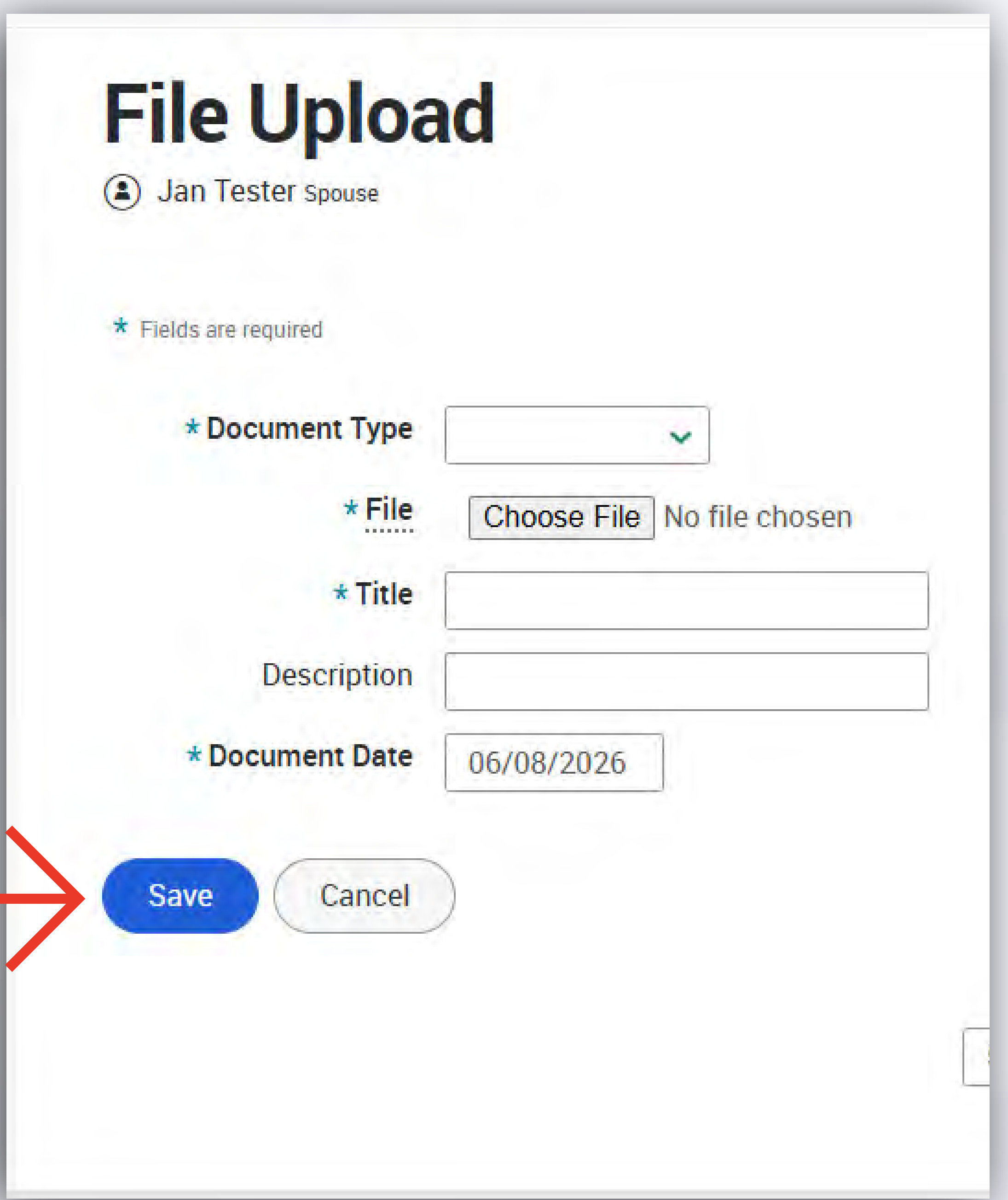
Uploading Dependent Documents

From your **'Employee File'**, click on the dependent's documents you would like to view

Then, upload and save your document



***If you are not able to upload your documents, please email them directly to benefits@losrios.edu.*

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Medical Plans

Los Rios Community College District offers comprehensive medical and prescription plans. Your cost per paycheck is based on your plan choice and employee group. Los Rios has contracts with Kaiser Permanente, Sutter Health Plus and Western Health Advantage to provide medical coverage to employees who live and/or work within the Northern California service area.

The Los Rios Insurance Review Committee (IRC) meets with the insurance providers annually to negotiate the rates and services provided. The IRC includes a representative from each bargaining unit and works with EPIC, our insurance broker, who negotiates on our behalf.

All three providers offer both an HMO and a HDHP option. Kaiser also offers a DHMO plan.

KAISER PERMANENTE®

Sutter Health™

Western Health Advantage

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What is an HMO?

Key features of an HMO or Health Maintenance Organization plan are:

- Higher monthly premiums but no annual deductible
- Services provided for a flat fee (co-pay)
- Lower out of pocket limits
- Eligible to contribute to a Flexible Spending Account (FSA)
- *NOT* eligible to contribute to a Health Savings Account (HSA)

**For more information about covered services and estimated costs for our HMO plans, please click on the corresponding benefits summaries below:*

Kaiser Summary of Benefits and Coverage - Traditional HMO

Sutter Health Plus Summary of Benefits and Coverage - HMO

Western Health Advantage Summary of Benefits and Coverage - Premier (HMO)

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What is a DHMO?

Key features of a DHMO or Deductible Health Maintenance Organization plan are:

- Lower monthly premiums but with an annual deductible
- Some services provided for a flat fee (co-pay)
- Lower out of pocket limits
- Eligible to contribute to a Flexible Spending Account (FSA)
- Co-pays may be waived with double coverage
- *NOT* eligible to contribute to a Health Savings Account (HSA)

**Only Kaiser offers a DHMO plan. For more information about covered services and estimated costs for the DHMO plan, please click on the benefits summary below:*

Kaiser Summary of Benefits and Coverage - DHMO

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What is a HDHP?

Key features of a HDHP or High Deductible Health Plan are:

- Low or no monthly premium
- You pay up front for services until you reach the high deductible amount
- Eligible to contribute to a Health Savings Account (HSA)
  - Depending on the provider, the district or your bargaining unit may also contribute to your HSA
- Eligible to contribute to a Limited Purpose and Dependent Care Flexible Savings Account
  - CANNOT contribute to a Medical Flexible Savings Account

**For more information about covered services and estimated costs for our HDHP plans, please click on the corresponding benefits summaries below:*

Kaiser Summary of Benefits and Coverage - HDHP

Sutter Health Plus Summary of Benefits and Coverage - HDHP

Western Health Advantage Summary of Benefits and Coverage - HDHP Family

Western Health Advantage Summary of Benefits and Coverage - HDHP Self

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HMO vs HDHP - How to Decide

An HMO might be a better choice if:

- You have a family with young children
- You're planning to have a baby soon
- You have a chronic condition that needs ongoing treatment
- You take several prescription medications or one pricey drug
- You or your children engage in high-risk sports or hobbies
- You can't afford to pay a high deductible up front before your health plan starts paying for non-preventative services

A HDHP can make sense for you if:

- You're healthy and rarely get sick or injured
- You have no existing medical conditions
- You can afford to pay the high deductible out of pocket if an unexpected medical expense arises
- You want to be eligible for the tax advantages of an HSA

**For more information about HDHP and HSA, please visit our website:* HDHP and HSA Information

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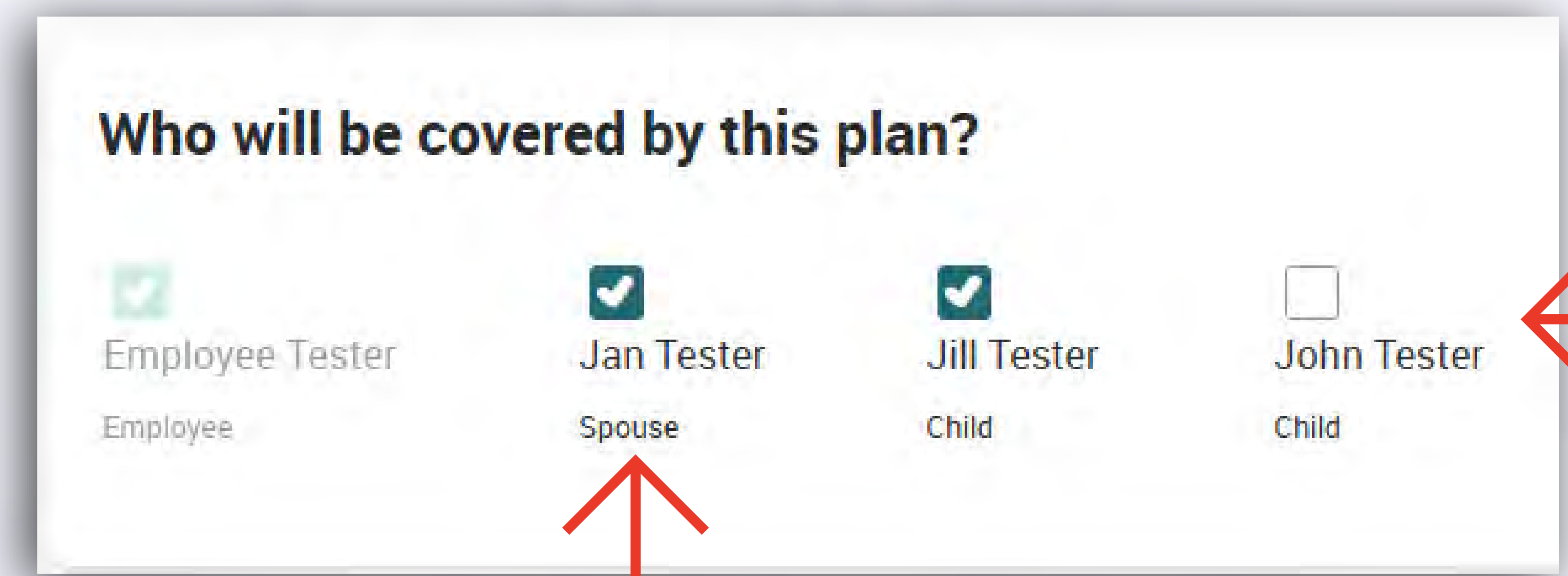
Selecting Covered Members

On the medical page you will need to select the members (employee and dependents) you wish to have coverage. Employees must be enrolled for a dependent to be enrolled as well.

**Please carefully review your options to ensure that the dependent(s) you wish to enroll and selected by checking the box next to their name. Your next opportunity to make changes to benefits, including dependents, will be during the next open enrollment period or within 31 days of a qualifying life event.*



Name is ***NOT*** checked, so they will ***NOT*** have coverage

Name is checked, so they will have coverage

Selecting A Medical Plan

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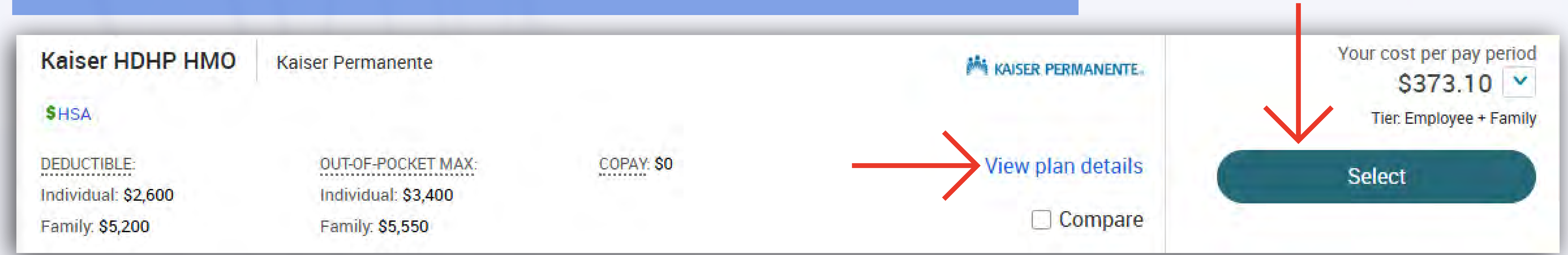
As an employee, you are required to either enroll or waive medical and dental coverage. If you choose to enroll in medical, under the plan of your choice click the 'Select' button.



Under each plan choice, you can also click on 'View plan details' sections for additional plan information such as:

- Benefits summaries
- Provider Search Directories
- Form and Documents
- Links to Provider websites

Waiving Medical Coverage

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If you choose to waive medical coverage, you will need to provide a reason for waiving and proof of other coverage.

Select the 'Waive Medical' option. A new screen will open with a set of options asking you to provide your reason for waiving.

Waive Medical (cash in-lieu)

No Coverage

Select

Los Rios Community College District offers a Cash in Lieu amount of $100 to eligible employees who waive medical.

In order to receive these funds you must provide documentation of other current group coverage clearly showing names of those covered, effective dates, and type of coverage.

Employee Tester (Employee)

Medical

*Please indicate why you are waiving coverage.

- Covered by other insurance
- Over the age of 65 and covered by Medicare
- Religious objection
- Undocumented Immigrant
- Currently incarcerated
- Member of a Native American Tribe
- Other

Waiving Medical Coverage

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You will also need to upload documentation or proof of other coverage. Please reference the 'Uploading Documents' slides. Documentation can include:

- A copy of your membership card
- Letter on an employer's/group's letterhead, dated and signed by a company official within the last 30 days
- Medicare coverage: A copy of your membership card showing both Medicare parts A and B effective dates
- Medicaid: Official Medicaid letter dated within the last 30 days.

Employee Tester (Employee)

Medical

*Please indicate why you are waiving coverage.

***To receive this payment, employees must provide proof of other active group coverage.** Documentation must clearly show the names of those covered, effective dates, and type of coverage.

Please email required documentation to Benefits@losrios.edu.

By waiving medical coverage, I acknowledge and understand these requirements.

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Health Savings Account (HSA)

If you select a HDHP for your medical coverage, then you may be eligible to open and contribute to an HSA account.

Why choose a HDHP and an HSA?

HSA Triple Tax Advantage

- *Contributions are pre-tax or tax-deductible*
- *Investment earnings grow tax-free*
- *Withdrawals for qualified medical expenses are tax-free*

You Own the HSA

- *Your HSA rolls over each year - no use-it-or-lose-it rule*
- *The account stays with you if you change jobs or retire*
- *You can invest the balance for long-term growth*

Use it for More than Medical

HSA funds can be used for a wide range of IRS-approved medical, dental and vision expenses including:

- *Health plan deductibles and coinsurance*
- *Prescriptions and over-the-counter medications*
- *Dental cleanings and procedures*
- *Vision care, glasses and contacts*

HSA Eligibility

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In order to open and contribute to an HSA account, you must meet several IRS eligibility requirements. It is your responsibility to determine if you are eligible

HSA Eligibility Criteria:

- *You must be enrolled in a High Deductible Health Plan (HDHP)*
- *You have no other non-HDHP medical coverage (such as a traditional HMO or a dependent on a Spouse's plan)*
- *You are not enrolled in Medicare, including Part A*
- *You cannot be claimed as a dependent on someone else's tax return*
- *You do not participate in a medical flexible spending account (FSA) - excluding a limited FSA for dental and vision expenses only*

***If you open an HSA account and do not meet the above criteria, your contributions, any investment earnings, and distributions may be subject to income taxes, penalties and/or excise taxes. Additionally, in order to open and contribute to a Fidelity HSA, you must have a valid U.S. address*

Enrolling in an HSA

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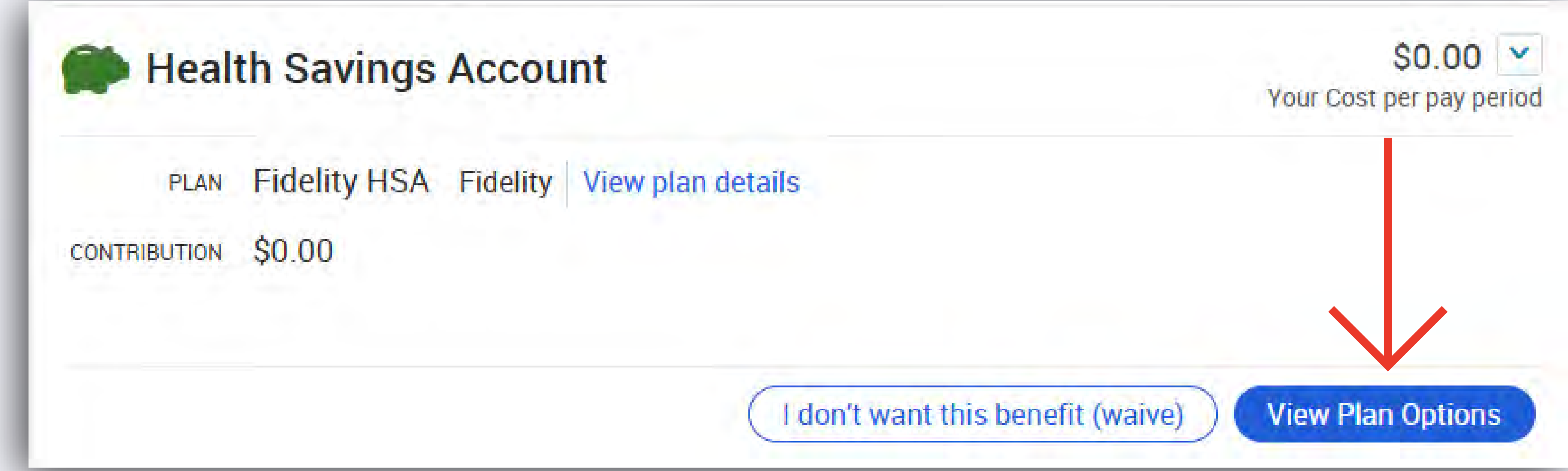
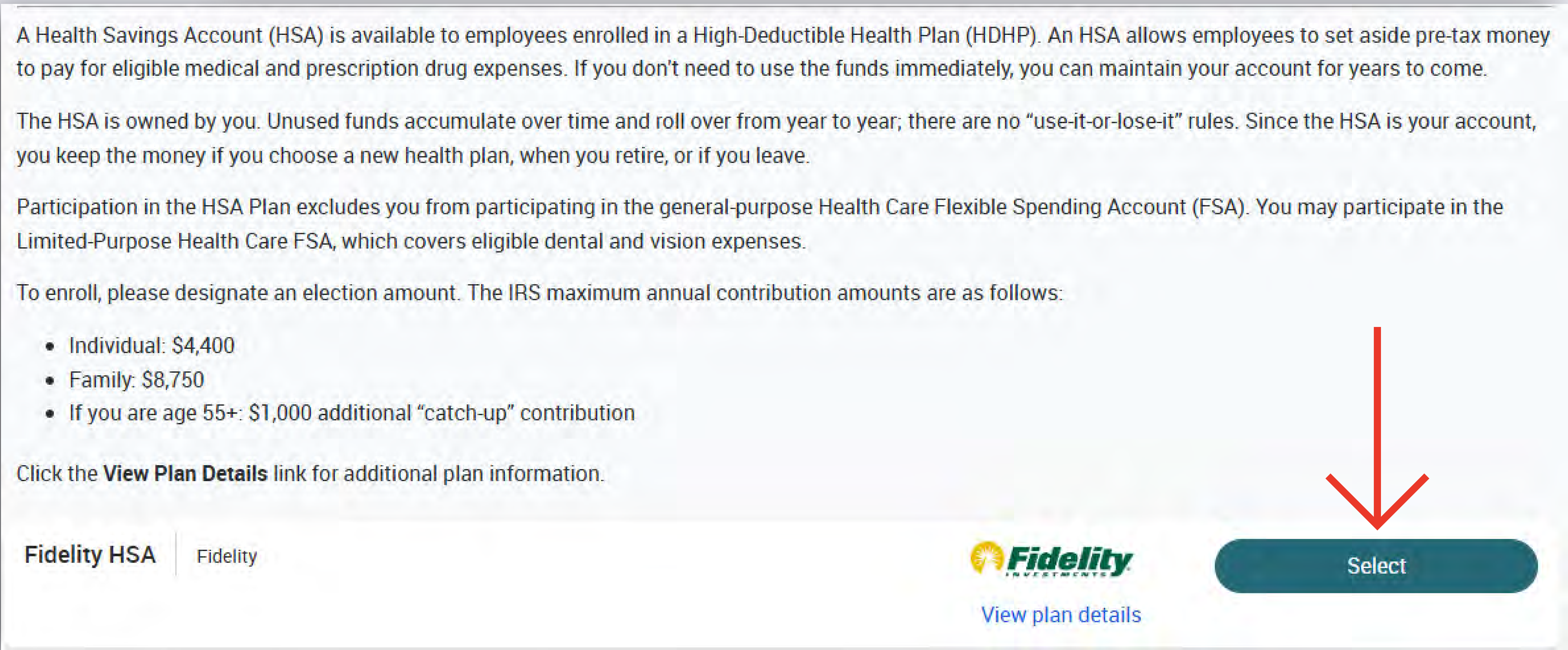
If you select a HDHP plan for your medical coverage you are eligible to contribute to an HSA plan.



If you wish to enroll and contribute to an HSA, select 'View Plan Options' from the enrollment page. Then, click 'Select' for the Fidelity HSA



A Health Savings Account (HSA) is available to employees enrolled in a High-Deductible Health Plan (HDHP). An HSA allows employees to set aside pre-tax money to pay for eligible medical and prescription drug expenses. If you don't need to use the funds immediately, you can maintain your account for years to come.

The HSA is owned by you. Unused funds accumulate over time and roll over from year to year; there are no "use-it-or-lose-it" rules. Since the HSA is your account, you keep the money if you choose a new health plan, when you retire, or if you leave.

Participation in the HSA Plan excludes you from participating in the general-purpose Health Care Flexible Spending Account (FSA). You may participate in the Limited-Purpose Health Care FSA, which covers eligible dental and vision expenses.

To enroll, please designate an election amount. The IRS maximum annual contribution amounts are as follows:

- Individual: $4,400
- Family: $8,750
- If you are age 55+: $1,000 additional "catch-up" contribution

Click the **View Plan Details** link for additional plan information.

Enrolling in an HSA

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You will then be prompted to answer the eligibility questions. If you answer "Yes" to any of the eligibility questions, then you are **NOT** eligible to participate in a Health Savings Account.

Please answer question(s) below:

Employee Tester (Employee)
Health Savings Account

*If you answer "Yes" to any of these questions below, you are NOT eligible to participate in a Health Savings Account. You will be automatically waived from the plan.

Are you covered by any other non-HDHP medical plan (such as a spouse or parent's plan), that covers any benefits covered by your HDHP plan? **Exceptions include permissible coverage, such as specific injury insurance or accident, disability, dental, vision or long-term care insurance.**

*Are you enrolled in Medicare?

*Do you receive health benefits under TRICARE?

*Have you received Veterans Administration (VA) benefits within the past three months (other than for a disability incurred or aggravated in the line of duty in active military, naval, or air service, or where services are limited to permissible coverage, such as dental or vision)?
If you have a disability rating from the VA, any services you receive may be treated as for a disability incurred in the line of duty

*Health Savings Account

- (selected) Yes, I consent to Los Rios Community College District opening a Health Savings Account on my behalf, and to receiving employer HSA contributions.
- No, I am not eligible or prefer not to open a Health Savings Accounts. I understand that I will not receive any HSA employer contributions.

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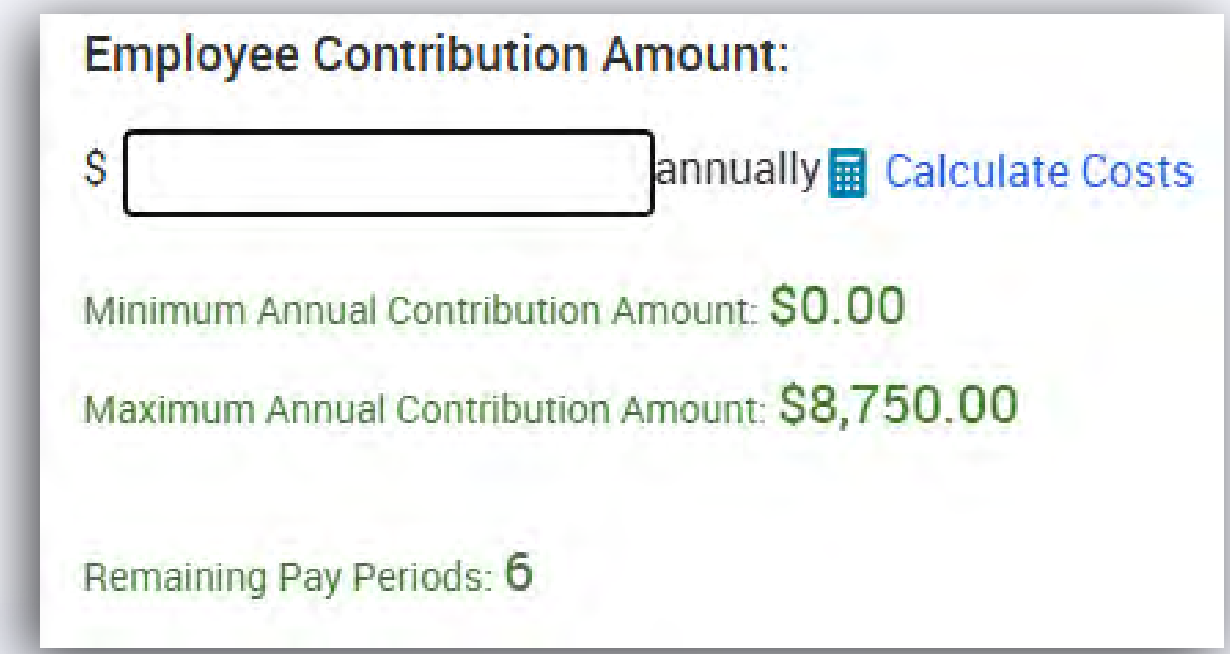
Setting Your HSA Contribution

Once you have confirmed your eligibility, then you will be able to set your annual contribution amount.

You will set your contribution as an annual amount. Each payroll, PeopleSoft reviews this amount in the context of the number of paychecks remaining in the calendar year and computes the per paycheck value to ensure you meet your annual goal. Because of this, your per paycheck amount may fluctuate slightly.



2026 IRS Limits

For tax year 2026, the IRS allows the following HSA contribution maximums:

- Self-only: $4,400
- Family: $8,750
- Catch-up (age 55+): additional $1,000

Changing Your HSA Contribution

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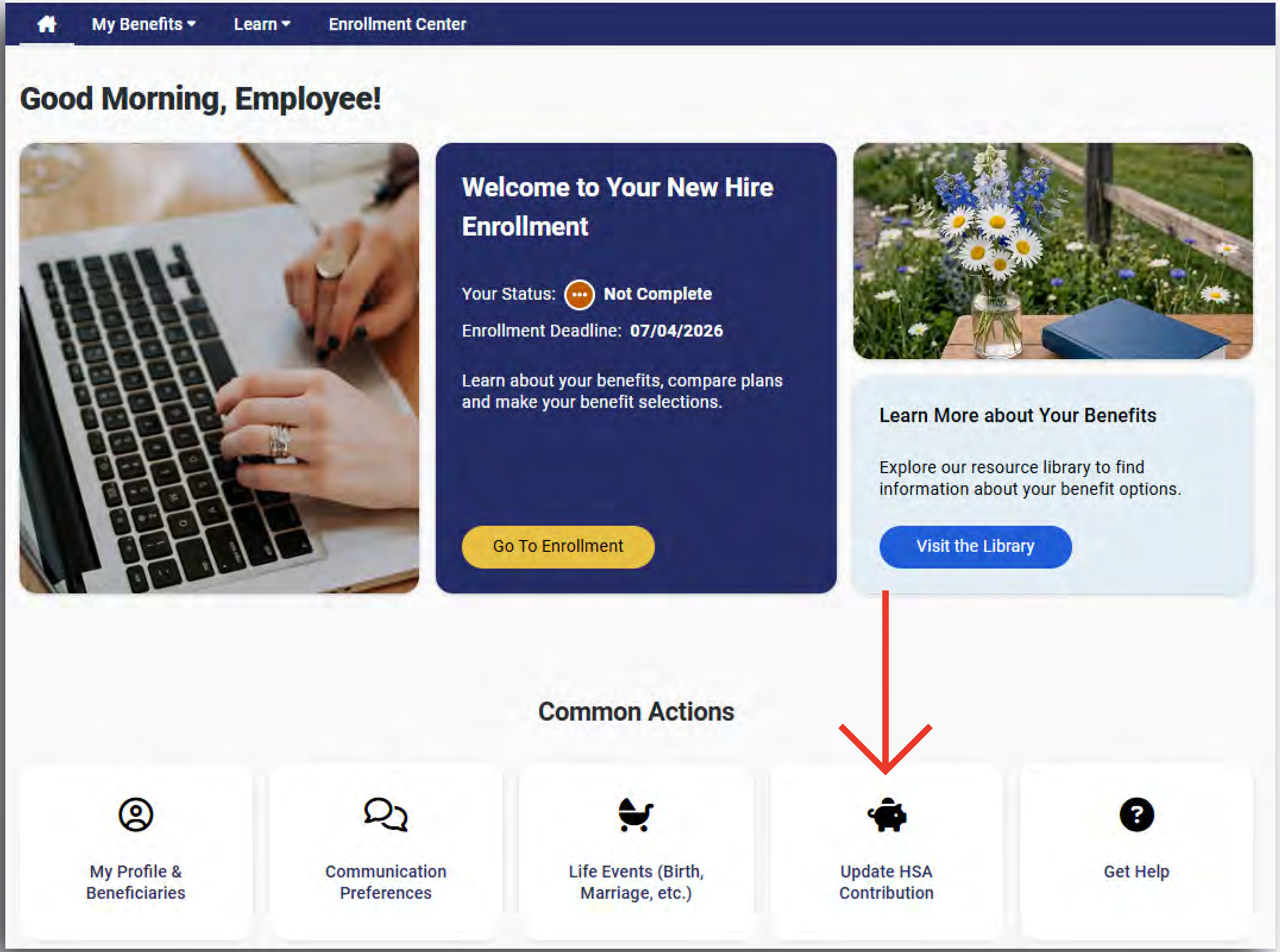
Contribution amounts can be changed at any time throughout the year.

To change your HSA contribution, click on the **'Update HSA Contribution'** tile on your benefits homepage. Then, follow the prompts to set your new annual amount.



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Setting up Your Fidelity HSA Account

Once you complete your HSA enrollment on the Benefits Supersite, you will then need to open your account with Fidelity. Please follow the directions below.

If you are *NEW* to Fidelity, please follow these directions:

1. Visit the Fidelity NetBenefits website here: https://netbenefits.fidelity.com/
2. From the log in page, click on **'Register as a New User'** below the Log In button. Follow the prompts to set up your account and create your username and password.
3. Once you have successfully logged in, on your accounts homepage you will see your **'Health Savings Account'**. Under the **'Health Savings Account'** click on **'Open an HSA'.**
4. Follow the steps to open your HSA account. Once you have completed all the steps you will see an **'Account Under Review'** page. Navigate back to your account homepage.
5. Once you are back on your account homepage, you will see an account number under your Health Savings Account.

If you need help setting up your account, please reach out to Fidelity at (800) 343-0860

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Setting up Your Fidelity HSA Account

Once you complete your HSA enrollment on the Benefits Supersite, you will then need to open your account with Fidelity. Please follow the directions below.

If you have an existing Fidelity account, please follow these directions:

1. Log in with your Fidelity username and password.
2. From your account homepage, you will see your accounts listed. Under the **'Health Savings Account'** click on **'Open an HSA'.**
3. Follow the steps to open your HSA account. Once you have completed all the steps you will see an **'Account Under Review'** page. Navigate back to your account homepage.
4. Once you are back on your account homepage, you will see an account number under your Health Savings Account.

*****If you need help setting up your account, please reach out to Fidelity at (800) 343-0860***

Dental Benefits

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Los Rios offers dental coverage through Delta Dental. This is a PPO plan and currently does not have a monthly premium cost for Full Time employees.

- In this incentive plan, Delta Dental pays 70% of the PPO contract allowance for covered diagnostic, preventative and basic services during the first year of eligibility.
- The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year.
- If an enrollee does not use the plan during the calendar year, the percentage remains at the level attained the previous year.
- If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 70%.

*****There is a 2-year commitment with this plan. You cannot cancel during that time, unless you have a qualified status change. If you cancel for any reason, there is also a 24-month waiting period to re-enroll and the benefit level starts over at 70% (unless you're continuously enrolled under a different Delta Dental incentive plan).***

Learn More: Delta Dental Plan Design Highlights

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Delta Dental

Employees can elect both Medical and Dental coverage, choose to enroll in one and waive the other, or waive both coverages. Medical and Dental benefits are not dependent on each other.

However, employees MUST have coverage for dependents to be covered.

Please carefully review your selections to ensure the dependent(s) you wish to enroll are selected.

***Please note that Delta Dental does not send out Insurance ID cards. Coverage is verified using the members Social Security Number. You can also create an account online at deltadentalins.com.*

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Employee Assistance Program (EAP)

Los Rios recognizes that personal and family problems can impact your life both at home and at work. When you face challenges and need help balancing work, home, personal, or family issues, your Employee Assistance Program is available to you 24 hours a day, 7 days a week, 365 days a year at no cost to you.

This 100% confidential plan can help you and your family with a wide array of resources, including:

- **In-the-moment support** - Reach a licensed clinician by phone 24/7/365 for immediate assistance
- **Short-term counseling** - Access up to 5 no-cost counseling sessions, in-person or via video, to resolve stress, depression, anxiety, work-related pressures, relationship issues or substance abuse
- **Financial and Legal expertise** - Consultation with a financial counselor or local attorney
- **Convenience Resources** - Referrals for child and elder care, home repair, housing needs, education, pet care and so much more
- **On-the-go support** - Access personalized coaching, self-guided resources and group support sessions from your phone

supportlinc
EMPLOYEE ASSISTANCE

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Employee Assistance Program (EAP)

To access your EAP resources, contact Supportlinc using the resources below:

Phone: (888) 881-5462

Online: supportlinc.com

Group Code: *losrios*

Informational Flyer: EAP flyer

Watch the Supportlinc Orientation Video

Visit Wellbeing Place

Download the mobile app today!

***Start with Navigator - Visit your web portal or mobile app to complete the short Mental Health Navigator survey. You'll immediately receive personalized guidance to access support and resources.*

supportlinc EMPLOYEE ASSISTANCE

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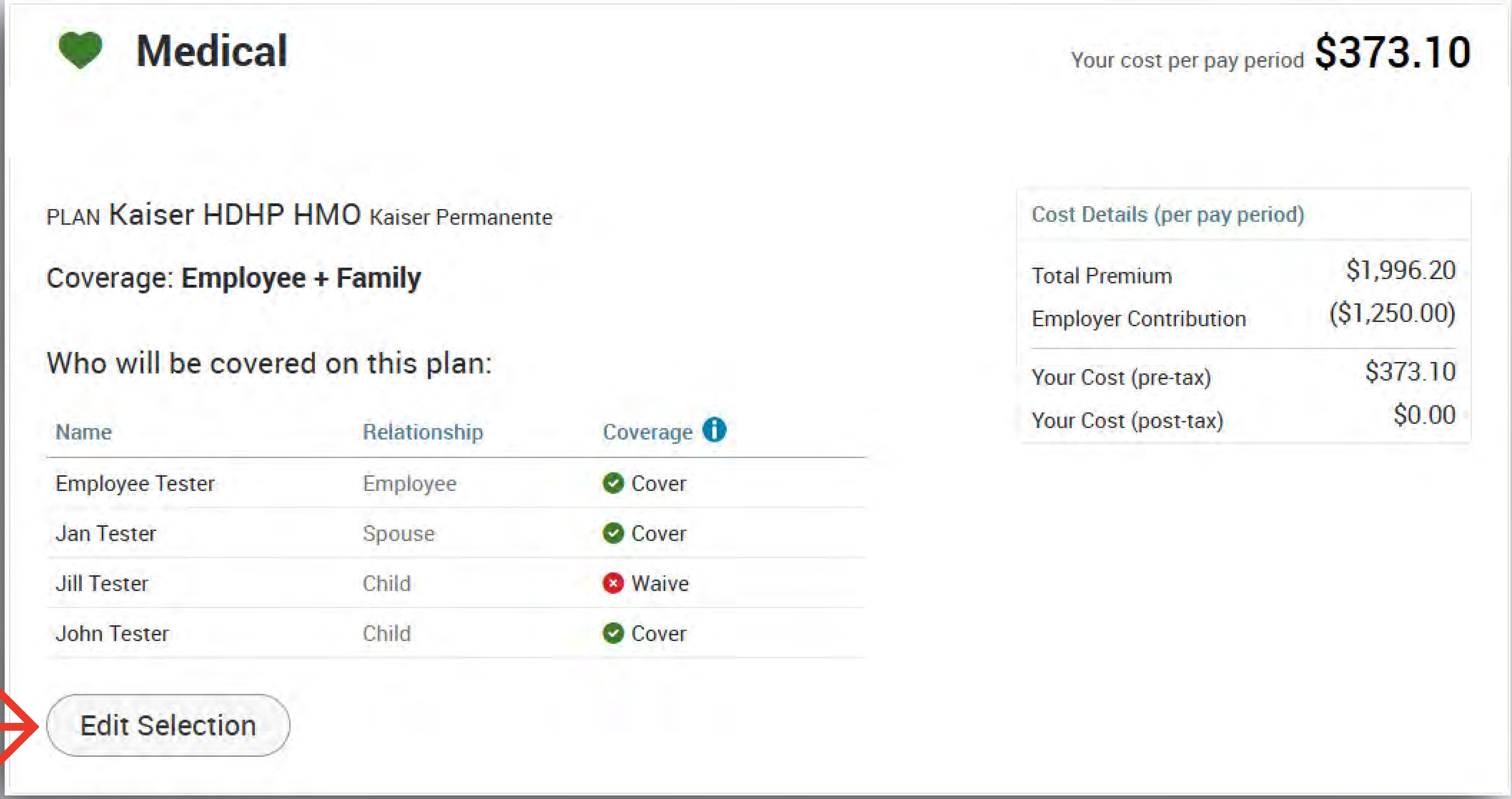
Final Review

Please carefully review your final benefits elections ensuring that any dependent(s) you wish to enroll are selected under the appropriate coverages. If you need to make any edits, be sure to do that before completing your enrollment. Your next opportunity to make changes will be during the next open enrollment period or within 31 days of a qualifying life event.

To make changes to any of your elections, simply click the **'Edit Selection'** button under the corresponding coverage



Medical

Your cost per pay period **$373.10**

PLAN Kaiser HDHP HMO Kaiser Permanente

Coverage: **Employee + Family**

Who will be covered on this plan:

Name	Relationship	Coverage
Employee Tester	Employee	Cover
Jan Tester	Spouse	Cover
Jill Tester	Child	Waive
John Tester	Child	Cover

Edit Selection

Cost Details (per pay period)	
Total Premium	$1,996.20
Employer Contribution	($1,250.00)
Your Cost (pre-tax)	$373.10
Your Cost (post-tax)	$0.00

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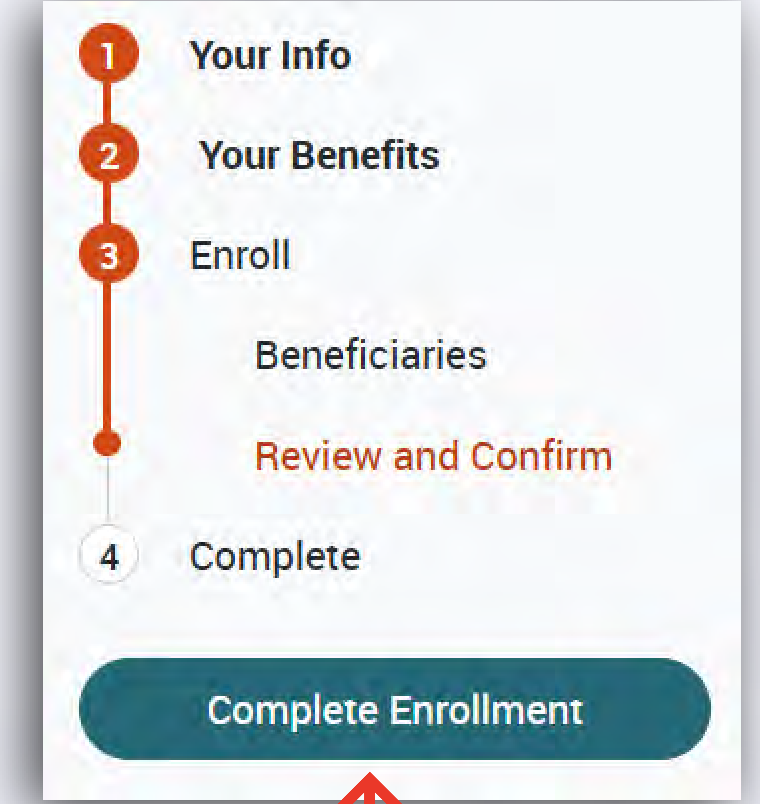
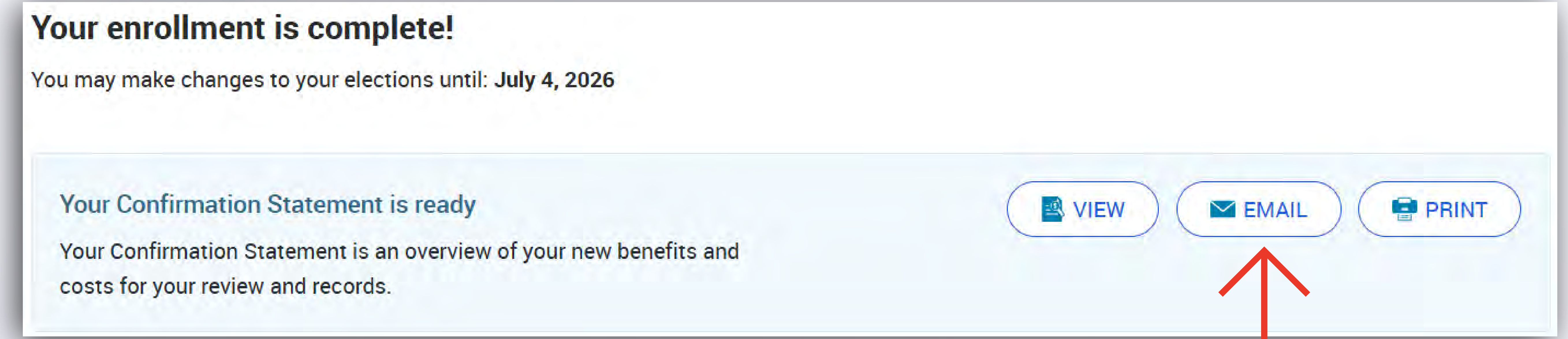
Complete Your Enrollment

Once you have double-checked your benefit elections are correct, then click the 'Complete Enrollment' button. Once your enrollment is complete, you will have the option to view, email or print your benefits confirmation statement.





It is highly recommended that you keep a copy of your benefits confirmation statement for your records.

To view, email, or print your benefits confirmation statement, simply click the corresponding button.

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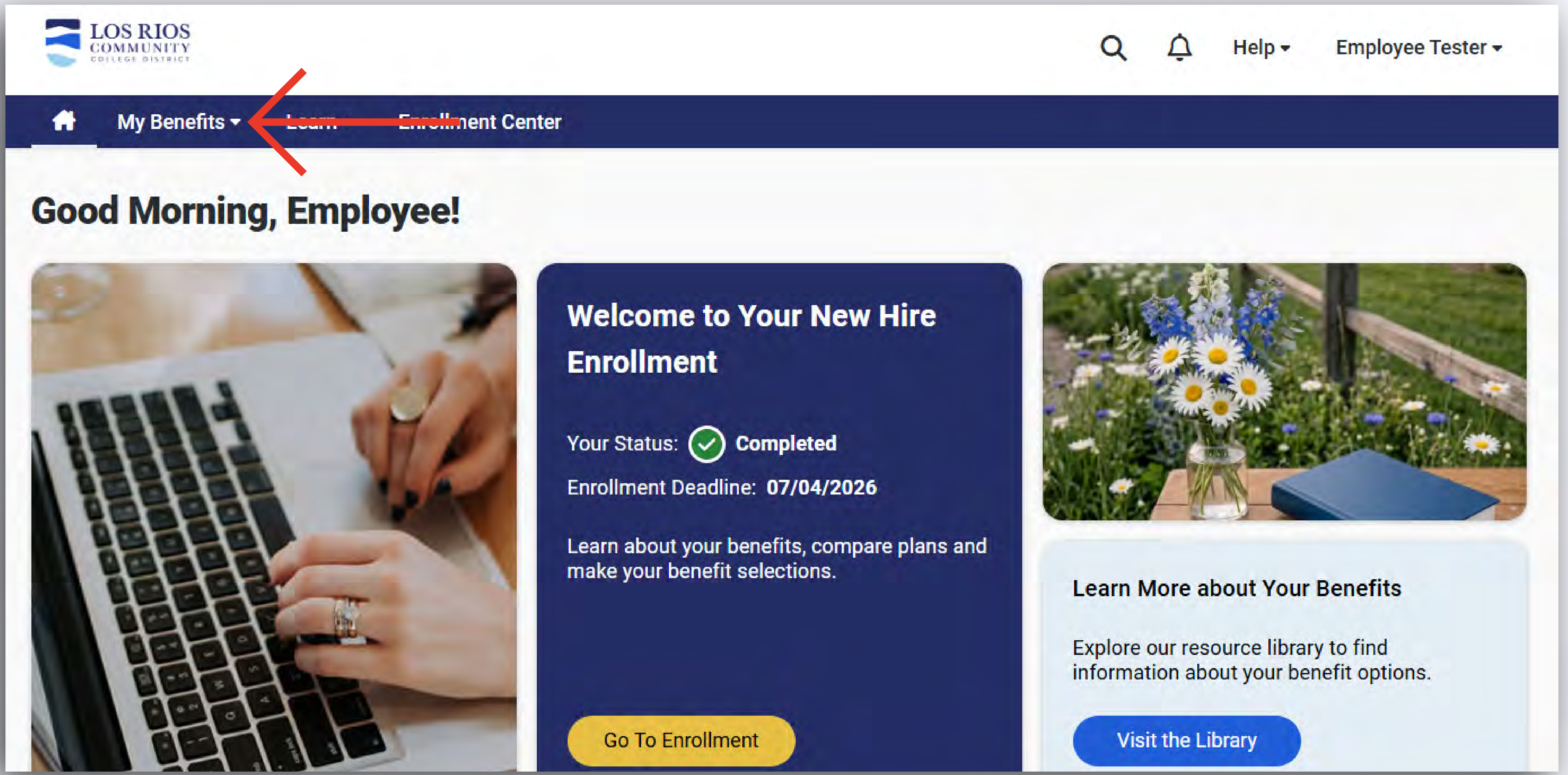
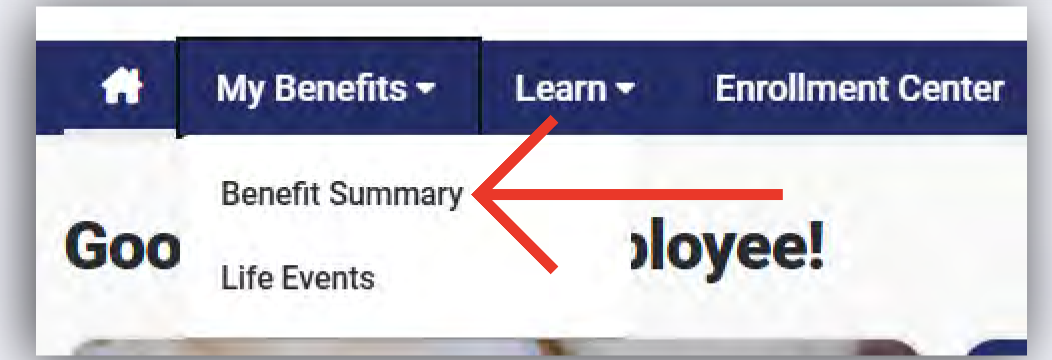
Benefits Confirmation Statement

You can view or print your benefits confirmation at any time from your benefits homepage.

From your benefits homepage, click the dropdown menu next to **'My Benefits'**



Then, click on **'Benefit Summary'**



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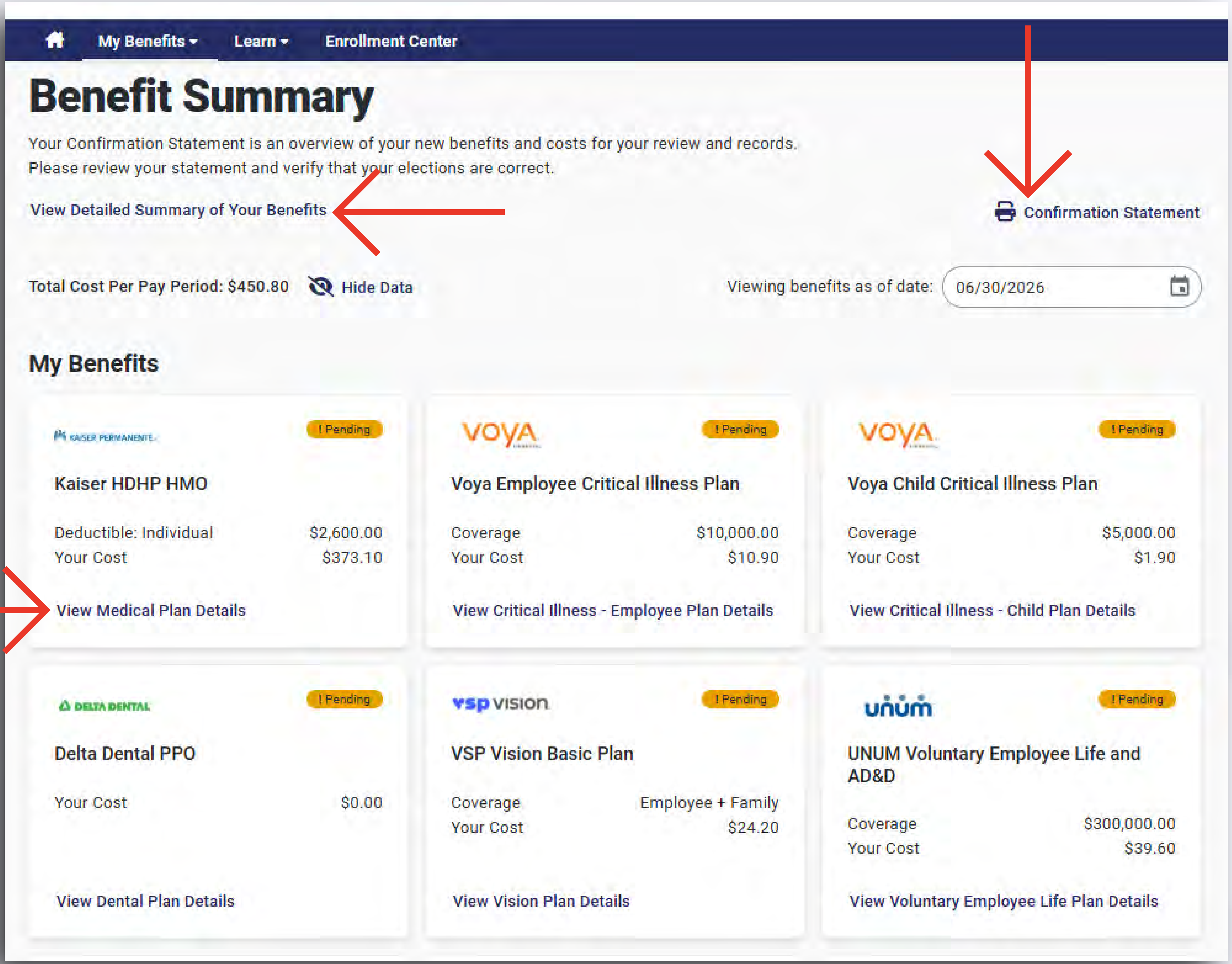
Benefits Confirmation Statement

Once you are on the Benefit Summary page, you have several options.

1. Click on **'View Detailed Summary of Your Benefits'** to view a detailed page of your benefits elections that includes your dependent(s) under each corresponding coverage. This can be emailed or printed.

2. Click on **'Confirmation Statement'** next to the print icon to quickly print an overview of your benefits not including your dependent(s).

3. Click on **'View Plan Details'** on any tile to review your dependent(s) and cost breakdown.



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Pet Insurance

Get pet insurance for your fur family provided by MetLife. Enrolling in pet insurance through Los Rios will give you access to preferred pricing and reimbursement for covered vet visits, accidents, illness and more. This coverage can be purchased at any time throughout the year directly through MetLife's website.

How much will it cost?

The premium will be unique based on the age, breed, location, and coverage amount that you select. There is no age requirement or breed restrictions associated with starting coverage for your pet.

*****All costs will be paid by the employee directly to MetLife***

MetLife | Pet Insurance

How to use this benefit

- To enroll, contact MetLife directly at (800) 438-6388 or visit quote.metlifepetinsurance.com/pet
- Download the MetLife Pet Mobile App to manage your policy, access health records and locate nearby services.
- Take your pet to receive care, then submit any claims using the mobile app and receive your reimbursement via check or direct deposit from MetLife.

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BenefitHub Discount Marketplace

This benefit - which is exclusive for you - allows you to access thousands of amazing discounts that you cannot find anywhere else. You will find deals on travel, restaurants, shopping, family care, car rentals, your favorite local establishments, financial wellness tools and much more! All through an easy-to-use online marketplace.

How to use this benefit

- Go to https://losrios.benefithub.com/app/home
- Enter the access code: **7L98M6**
- Create your account and start saving!

Scan the code

Google Play Mobile App

Apple Mobile App

BenefitHub™

Discount Marketplace

- Travel
- Tickets
- Benefits+
- 4th of July Deals
- Daily Deals

*****Questions? Call** (866) 664-4621 **or email***
customercare@benefithub.com

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Retirement Planning with 403(b) & 457 Savings Plans

As an employee of an educational institution, you may participate in a tax-deffered retirement savings plan as authorized by Sections 403(b) and 457 of the Internal Revenue Code. Through these programs, you can save a portion of your pay before federal and state income taxes. Funds are only taxed when withdrawn (usually at retirement - you may face penalties for early withdrawals). There is risk associated with a 403(b) and 457 plan, as funds are not insured and are subject to earnings or losses based on investment choices and market performance.

How to Enroll

1. Pick Your Investment Provider - choose an investment provider from the approved list of vendors. You can find this list included in the **403(b) and 457 Account Information and How to Enroll (PDF)**.

2. Establish Your Account - once you select a provider, ask for their 403(b) and 457 plan information and complete their provided application for the plan(s) you wish to establish.

3. Complete the Salary Reduction Agreement (SRA) - Once your account is established, complete the SRA through the Envoy website here **https://envoy.tsacg.com/index.php?e=3835**. This form provides the necessary information for Los Rios to initiate your payroll deductions. Keep copies of your SRA confirmation for your records. You may change your deduction at any time by submitting a new SRA.

***Please note that enrollment and deduction transactions are subject to month-to-month cutoff dates to meet specific IRS and payroll deadlines.**

Learn More: 403(b) and 457 Account Information and How to Enroll (PDF)

Contact the Employee Benefits Department

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Hours:

Monday through Friday
8:00am - 4:30pm

Location: We are located inside the Employee Benefits Building at the District Office

1919 Spanos Court
Sacramento, CA 95825

Email: Benefits@losrios.edu

Phone: (916) 568-3070

Nicole Keller
Employee Benefits Supervisor
kellern@losrios.edu
(916) 568-3197

Gina de la Torre
Employee Benefits Specialist
delatog@losrios.edu
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